

Statistical **French Appendix**



GOODS AND SERVICES: SOURCES AND USES AT CHAIN-LINKED PREVIOUS YEAR PRICES

billion euros and percentage changes from previous period
working-day and seasonally adjusted data

	2010				2011						2012		ovhg***
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	2010	2011	2012
Gross domestic product (GDP)	440.6	442.9	444.8	446.2	450.4	450.1	451.8	451.0	450.6	451.0	1774.5	1803.2	
% change	0.1	0.5	0.4	0.3	0.9	-0.1	0.4	-0.2	-0.1	0.1	1.4	1.6	0.0
Imports	119.7	123.9	128.9	128.6	132.5	130.9	131.4	131.3	131.5	132.2	501.2	526.1	
% change	1.4	3.5	4.0	-0.3	3.1	-1.2	0.3	-0.1	0.2	0.5	8.3	5.0	0.4
Total resources	953.8	964.3	972.6	974.5	989.8	987.6	991.3	988.4	987.1	988.2	3865.3	3957.1	
% change	0.4	1.1	0.9	0.2	1.6	-0.2	0.4	-0.3	-0.1	0.1	2.4	2.4	-0.1
Households' consumption expenditures	250.2	250.5	252.2	253.2	254.0	252.1	252.9	253.2	253.6	253.9	1006.1	1012.2	
% change	0.1	0.1	0.7	0.4	0.3	-0.8	0.3	0.1	0.1	0.1	1.3	0.6	0.3
General government's consumption expenditures*	118.5	118.8	119.1	119.2	119.6	119.7	120.0	120.2	120.3	120.5	475.5	479.5	
% change	0.0	0.2	0.3	0.1	0.4	0.1	0.2	0.1	0.1	0.1	1.2	0.8	0.5
of which Government's individual consumption expenditures	70.9	71.1	71.3	71.4	71.8	71.7	71.9	72.1	72.2	72.3	284.7	287.5	
% change	-0.3	0.2	0.3	0.1	0.6	0.0	0.3	0.2	0.1	0.2	1.0	1.0	0.5
Government's collective consumption expenditures	38.8	38.9	38.9	38.9	39.0	39.0	39.0	39.1	39.1	39.1	155.5	156.1	
% change	0.3	0.2	0.1	0.1	0.0	0.1	0.1	0.0	0.0	0.1	1.5	0.4	0.2
Gross fixed capital formation (GFCF)	81.6	82.6	83.2	83.6	84.6	85.1	85.4	85.2	84.8	84.6	331.0	340.2	
% change	-1.2	1.2	0.8	0.4	1.2	0.6	0.4	-0.3	-0.5	-0.2	-1.4	2.8	-0.5
of which Non-financial enterprises (incl. unincorp. enterprises)	42.9	44.1	44.7	45.1	45.9	46.0	45.9	45.7	45.4	45.4	176.8	183.6	
% change	-0.1	2.9	1.3	0.8	1.9	0.3	-0.3	-0.5	-0.6	-0.1	2.0	3.9	-1.1
Households	21.8	21.8	22.2	22.3	22.3	22.6	22.9	22.9	22.8	22.7	88.1	90.6	
% change	-0.4	0.1	1.7	0.7	-0.1	1.2	1.4	0.0	-0.5	-0.4	-1.4	2.9	0.2
Exports	112.3	115.8	118.4	118.7	120.2	120.9	121.7	121.2	121.4	121.9	465.3	484.0	
% change	4.6	3.1	2.2	0.2	1.3	0.5	0.7	-0.5	0.2	0.4	9.3	4.0	0.7
Contributions:													
Domestic demand excluding inventory changes**	-0.2	0.3	0.6	0.3	0.5	-0.3	0.3	0.1	0.0	0.1	0.8	1.1	0.2
Inventory changes**	-0.4	0.3	0.3	-0.1	1.0	-0.2	0.0	-0.2	-0.1	0.0	0.5	0.9	-0.3
Net foreign trade	0.7	-0.1	-0.5	0.1	-0.6	0.5	0.1	-0.1	0.0	0.0	0.1	-0.4	0.1

*Includes consumption expenditures by non-profit institutions serving households (NPISHs)

**Inventory changes include acquisitions net of sales of valuables

***Overhang

MANUFACTURED GOODS: SOURCES AND USES AT CHAIN-LINKED PREVIOUS YEAR PRICES

percentage changes from previous period
working-day and seasonally adjusted data

	2010				2011				2012		ovhg**		
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	2010	2011	2012
Actual production	1.2	2.0	0.1	0.4	2.8	-0.7	-0.2	-1.1	-0.7	0.0	4.3	2.8	-1.7
of which Value added	0.1	1.2	-0.1	1.1	2.1	-0.2	0.2	-1.1	-0.7	-0.1	3.3	2.9	-1.5
Intermediate consumption	1.6	2.2	0.2	0.1	3.1	-0.8	-0.3	-1.0	-0.7	0.0	4.6	2.8	-1.8
Imports	1.5	3.4	4.3	0.8	3.1	-0.9	-0.1	0.0	0.1	0.5	11.0	6.0	0.2
Taxes on products excluding subsidies	-0.2	0.5	1.4	0.7	0.9	-0.7	0.5	0.2	0.1	0.2	1.9	2.0	0.4
Trade and transport margins	0.2	0.1	1.7	1.0	0.8	-0.4	0.1	0.0	0.0	0.2	2.9	2.1	0.0
Total resources	1.0	1.8	1.6	0.6	2.4	-0.6	-0.1	-0.5	-0.3	0.1	5.4	3.4	-0.7
Intermediate uses	0.8	1.6	0.2	0.7	1.8	-0.3	0.0	-0.6	-0.4	0.0	3.1	2.4	-0.9
Households' consumption expenditures	-0.6	-0.3	1.5	0.7	0.6	-1.9	-0.1	0.4	0.1	0.1	1.3	0.4	-0.1
General government's individual consumption expenditures	-0.1	2.4	1.2	1.2	0.6	0.2	0.7	0.8	0.8	0.9	5.3	3.4	2.5
Gross fixed capital formation (GFCF)	0.7	3.4	3.2	3.2	2.9	1.4	-0.9	-0.2	-0.8	-0.4	6.7	8.4	-1.4
of which Non-financial enterprises (incl. unincorp. enterprises)	1.0	4.1	3.7	3.6	3.1	1.5	-1.1	-0.3	-1.0	-0.5	8.3	9.3	-1.8
Other	-1.3	-0.9	-0.4	0.2	0.6	0.7	0.6	0.6	0.5	0.5	-3.5	1.3	1.8
Inventory changes* contributions to manufactured production	-0.7	0.6	0.3	0.0	2.4	-0.6	-0.3	-0.5	-0.4	0.0	1.6	2.0	-1.0
Exports	5.0	3.1	3.1	-0.2	0.9	0.9	0.7	-0.6	0.2	0.4	11.0	4.0	0.6
Domestic demand excluding inventory changes*	0.2	1.0	1.0	0.9	1.4	-0.8	-0.1	-0.2	-0.2	0.0	2.7	2.1	-0.6

*Inventory changes include acquisitions net of sales of valuables

**Overhang

GOODS AND SERVICES: SOURCES AND USES

CHAIN-LINKED PREVIOUS YEAR PRICES INDEX

percentage changes from previous period
working-day and seasonally adjusted data

	2010				2011				2012				ovhg**
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	2010	2011	2012
Gross domestic product (GDP)	0.4	0.3	0.4	0.1	0.6	0.4	0.4	0.5	0.5	0.5	0.8	1.6	1.6
Imports	1.1	1.8	-0.3	1.5	3.4	0.1	0.4	0.1	-0.1	-0.1	4.0	5.1	0.1
Total resources	0.7	0.8	0.2	0.6	1.2	0.5	0.3	0.4	0.3	0.3	2.1	2.5	1.0
Household's consumption expenditures	0.5	0.3	0.2	0.5	0.8	0.6	0.3	0.6	0.4	0.3	1.2	2.1	1.4
General government's consumption expenditures	0.5	0.3	0.2	0.3	0.3	0.3	0.2	0.3	0.3	0.3	1.6	1.0	0.8
GFCF	0.3	0.8	0.2	0.3	1.1	0.7	0.5	0.5	0.5	0.5	1.2	2.5	1.6
of which Non-financial enterprises (incl. unincorp. enterprises)	0.2	0.6	0.0	0.2	1.1	0.4	0.3	0.4	0.4	0.4	0.6	1.9	1.2
Households	0.6	0.7	0.5	0.5	0.9	1.4	0.8	0.7	0.7	0.7	2.3	3.4	2.5
Exports	0.6	0.8	0.7	0.9	1.8	0.4	0.3	0.3	0.3	0.3	1.7	3.6	1.1
Domestic demand excluding inventory changes*	0.6	0.7	0.2	0.6	0.9	0.6	0.2	0.4	0.3	0.2	2.1	2.3	1.0

Forecast

*Inventory changes include acquisitions net of sales of valuables

**Overhang

MANUFACTURED GOODS: SOURCES AND USES

CHAIN-LINKED PREVIOUS YEAR PRICES INDEX

percentage changes from previous period
working-day and seasonally adjusted data

	2010				2011				2012				ovhg**
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	2010	2011	2012
Actual production	0.7	1.0	0.2	1.1	2.2	1.0	0.4	0.5	0.3	0.3	1.9	4.5	1.3
of which Value added	-1.6	-1.6	-0.2	1.5	1.6	1.4	1.4	1.1	0.7	1.0	-5.0	4.3	3.3
Intermediate consumption	1.4	1.8	0.3	1.0	2.4	0.9	0.1	0.3	0.1	0.1	4.3	4.5	0.7
Imports	0.7	1.3	0.1	1.3	1.8	0.2	0.5	0.3	0.1	0.0	2.5	3.7	0.7
Total resources	0.7	0.9	0.1	0.9	1.7	0.6	0.3	0.5	0.3	0.2	1.9	3.5	1.1
Intermediate uses	0.9	1.5	0.4	1.7	1.9	1.1	0.4	0.5	0.2	0.2	3.1	4.9	1.2
Households' consumption expenditures	0.6	0.2	-0.1	0.7	1.3	0.5	0.1	0.9	0.3	0.2	1.2	2.5	1.3
General government's individual consumption expenditures	-0.3	-0.8	-0.3	-0.8	-0.3	-0.3	-0.5	-0.1	-0.2	-0.2	-1.8	-1.8	-0.8
GFCF	0.1	0.4	-0.1	0.0	0.6	0.2	0.2	0.3	0.3	0.3	0.0	1.0	1.0
of which Non-financial enterprises (incl. unincorp. enterprises)	0.2	0.4	0.0	0.0	0.7	0.4	0.3	0.4	0.4	0.3	0.2	1.3	1.1
General government	-0.1	0.2	-0.2	0.0	0.5	0.0	0.3	0.4	0.4	0.3	-0.7	0.7	1.1
Exports	0.5	0.9	0.2	0.7	1.7	0.0	0.3	0.3	0.3	0.3	1.6	2.7	0.9
Domestic demand excluding inventory changes*	0.7	0.8	0.2	1.1	1.5	0.8	0.2	0.6	0.2	0.2	2.0	3.5	1.2

Forecast

*Inventory changes include acquisitions net of sales of valuables

**Overhang

PRODUCTION (by sector) AT CHAIN-LINKED PREVIOUS YEAR PRICES

percentage changes from previous period
working-day and seasonally adjusted data

	2010				2011				2012				ovhg*
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	2010	2011	2012
Agriculture	-0.6	-0.3	0.1	0.0	0.4	0.1	0.7	0.3	0.2	0.2	-1.2	0.9	1.0
Manufacturing	1.2	2.0	0.1	0.4	2.8	-0.7	-0.2	-1.1	-0.7	0.0	4.3	2.8	-1.7
Energy, Water and Waste	3.7	0.8	0.4	-0.3	0.1	-1.6	2.6	-2.0	0.2	0.4	4.3	-0.1	-0.1
Construction	-2.2	-0.7	-0.5	-0.9	0.2	0.5	0.7	-0.2	-0.3	-0.3	-5.6	-0.3	-0.2
Trade	0.7	0.7	1.5	0.6	1.3	-0.4	0.1	-0.1	-0.1	0.1	2.9	2.4	-0.1
Market services excluding trade	0.0	0.7	0.4	0.4	1.5	0.3	0.5	-0.1	-0.1	0.1	1.4	2.7	0.2
Non-market services	0.0	0.2	0.2	0.0	0.4	0.1	0.2	0.1	0.1	0.1	1.0	0.8	0.4
Total	0.2	0.8	0.4	0.2	1.4	-0.1	0.4	-0.3	-0.2	0.1	1.6	2.0	-0.2

Forecast

*Overhang

INVESTMENT (non-financial incorporated and unincorporated enterprises) AT CHAIN-LINKED PREVIOUS YEAR PRICES

percentage changes from previous period
working-day and seasonally adjusted data

	2010				2011				2012				ovhg*
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	2010	2011	2012
Manufactured goods	1.0	4.1	3.7	3.6	3.1	1.5	-1.1	-0.3	-1.0	-0.5	8.3	9.3	-1.8
Construction	-2.1	-0.3	-2.0	-2.7	-1.5	-1.0	-0.3	-0.4	-0.1	-0.1	-6.9	-5.5	-0.9
Other	0.7	4.9	1.7	0.8	3.7	0.0	1.0	-1.0	-0.5	0.5	4.6	6.7	-0.4
Total	-0.1	2.9	1.3	0.8	1.9	0.3	-0.3	-0.5	-0.6	-0.1	2.0	3.9	-1.1

Forecast

*Overhang

INVENTORY CHANGES (per product) AT CHAIN-LINKED PREVIOUS YEAR PRICES

GDP changes contributions, %
working-day and seasonally adjusted data

	2010				2011				2012				ovhg*
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	2010	2011	2012
Agricultural goods	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1	0.0	0.1
Manufactured goods	-0.3	0.2	0.1	0.0	0.9	-0.2	-0.1	-0.2	-0.1	0.0	0.6	0.7	-0.4
Energy, Water and Waste	-0.1	0.1	0.2	-0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0
Construction	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Total	-0.4	0.3	0.3	-0.1	1.0	-0.2	0.0	-0.2	-0.1	0.0	0.5	0.9	-0.3

Forecast

*Overhang

IMPORTS (CIF) AT CHAIN-LINKED PREVIOUS YEAR PRICES

percentage changes from previous period
working-day and seasonally adjusted data

	2010				2011				2012				ovhg**
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	2010	2011	2012
Agricultural goods	-3.9	6.9	2.0	1.1	-2.8	-2.9	4.1	-1.0	0.0	0.0	1.5	0.1	0.5
Manufactured goods	1.5	3.4	4.3	0.8	3.1	-0.9	-0.1	0.0	0.1	0.5	11.0	6.0	0.2
Energy, Water and Waste	-2.3	6.7	4.6	-14.4	13.8	-5.2	4.0	-2.0	0.0	0.0	-4.9	2.5	-0.9
Total goods	1.3	3.7	4.3	-0.6	3.8	-1.4	0.4	-0.2	0.1	0.4	9.1	5.5	0.1
Total services	2.4	2.0	3.2	2.4	-1.1	0.4	-0.1	0.1	0.5	0.9	2.9	3.0	1.2
Total*	1.4	3.5	4.0	-0.3	3.1	-1.2	0.3	-0.1	0.2	0.5	8.3	5.0	0.4

Forecast

*Including territorial correction

**Overhang

EXPORTS (FOB) AT CHAIN-LINKED PREVIOUS YEAR PRICES

percentage changes from previous period
working-day and seasonally adjusted data

	2010				2011				2012				ovhg**
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	2010	2011	2012
Agricultural goods	5.5	10.4	-7.0	2.2	-1.3	-5.1	0.3	0.0	0.0	0.0	10.5	-4.6	-1.2
Manufactured goods	5.0	3.1	3.1	-0.2	0.9	0.9	0.7	-0.6	0.2	0.4	11.0	4.0	0.6
Energy , Water and Waste	9.3	12.8	-9.7	1.3	20.2	-7.2	13.1	-4.0	0.0	0.0	24.1	18.3	1.2
Total goods	5.1	3.6	2.4	-0.1	1.3	0.5	1.0	-0.7	0.2	0.4	11.3	4.0	0.6
Total services	4.2	2.4	1.5	2.6	2.5	1.2	-0.8	-0.5	0.0	0.4	5.5	6.3	-0.2
Total*	4.6	3.1	2.2	0.2	1.3	0.5	0.7	-0.5	0.2	0.4	9.3	4.0	0.7

Forecast

*Including territorial correction

**Overhang

HOUSEHOLDS' CONSUMPTION EXPENDITURES AT CHAIN-LINKED PREVIOUS YEAR PRICES

percentage changes from previous period
working-day and seasonally adjusted data

	2010				2011				2012				ovhg*
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	2010	2011	2012
Agricultural goods	-1.8	-0.6	-0.4	0.4	1.9	0.4	-1.4	0.3	0.2	0.2	-2.2	1.5	0.0
Manufactured goods	-0.6	-0.3	1.5	0.7	0.6	-1.9	-0.1	0.4	0.1	0.1	1.3	0.4	-0.1
Energy, Water and Waste	8.9	-1.4	-1.5	0.6	-5.5	-3.6	6.3	-4.5	1.8	0.5	4.7	-6.9	0.8
Trade	0.5	0.4	0.6	-1.1	1.1	-1.1	-1.0	-0.3	-0.3	-0.3	0.6	-0.7	-1.5
Market services excluding trade	0.0	0.5	0.2	0.1	0.4	0.3	0.4	0.3	0.1	0.1	0.8	1.3	0.6
Non-market services	-0.1	0.7	0.6	0.2	0.9	0.4	0.6	0.5	0.4	0.4	1.3	2.2	1.5
Territorial correction	-7.4	-13.8	0.1	-4.8	-3.3	1.0	2.6	2.2	1.3	0.5	-32.5	-8.0	4.9
Total consumption expenditures	0.1	0.1	0.7	0.4	0.3	-0.8	0.3	0.1	0.1	0.1	1.3	0.6	0.3
Total consumption	0.0	0.1	0.6	0.3	0.4	-0.6	0.3	0.1	0.2	0.1	1.3	0.7	0.4

Forecast

*Overhang

MAIN RATIOS (non-financial corporate sector)

percentage changes from previous period
working-day and seasonally adjusted data

	2010				2011				2012				ovhg***
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	2010	2011	2012
Wage costs / Value added (VA)	66.7	66.8	66.7	67.2	66.8	67.6	67.5	68.4	67.8	67.5	66.8	67.6	67.6
Taxes on production / VA	5.0	5.0	5.1	5.1	5.2	5.3	5.3	5.4	5.5	5.5	5.0	5.3	5.5
Margin ratio (GOS* / VA)	30.3	30.2	30.2	29.7	29.8	28.9	29.0	27.9	28.5	28.7	30.1	28.9	28.7
Investment rate (GFCF / VA)	18.2	18.7	18.8	18.9	19.1	19.2	19.0	19.0	18.9	18.8	18.7	19.1	18.8
Saving ratio (savings / VA)	15.1	14.6	14.6	14.0	14.5	13.5	13.4	11.9	12.1	11.9	14.6	13.3	12.0
Tax pressure (Income taxes / gross disposable income before taxes)	11.3	15.7	17.1	18.5	18.0	18.8	19.9	22.7	23.0	23.3	15.7	19.8	23.2
Self-financing ratio (cash earnings)**	83.1	78.2	77.9	74.3	75.9	70.6	70.4	62.8	63.9	63.5	78.3	69.9	63.6

Forecast

*Gross operating surplus

**Savings / GFCF

***Overhang

HOUSEHOLD INCOME

percentage changes from previous period
working-day and seasonally adjusted data

	2010				2011				2012				ovhg*
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	2010	2011	2012
Gross operating surplus	0.2	0.6	0.9	1.1	1.4	1.3	0.9	0.7	0.6	0.6	0.7	4.5	2.4
of which Unincorporated enterprises	0.6	1.0	0.8	-0.2	0.9	0.3	0.4	0.0	0.2	0.3	1.5	1.7	0.7
Households excluding unincorporated enterprises	-0.1	0.3	1.0	2.0	1.8	2.0	1.2	1.3	0.8	0.8	0.1	6.5	3.6
Gross wages and salaries	0.5	0.6	0.4	0.8	1.1	0.9	0.6	0.5	0.2	0.3	2.0	3.2	1.3
Net interests and dividends	-0.3	0.3	0.8	1.3	1.7	1.5	1.3	1.1	0.9	1.2	-0.1	5.3	3.7
Social benefits (in cash)	0.6	0.8	0.8	0.4	0.9	1.0	0.9	0.8	0.6	0.9	3.4	3.2	2.6
Other net resources	7.6	3.6	2.3	1.2	-0.4	0.3	0.6	0.8	0.6	1.1	6.3	3.3	2.5
Total resources	0.5	0.7	0.6	0.8	1.1	1.1	0.8	0.7	0.4	0.6	2.0	3.6	2.0
Income and wealth taxes	1.4	1.3	-0.7	0.1	3.4	0.8	3.2	-0.8	2.8	1.2	2.5	5.5	4.9
Employees' social contributions	-0.1	0.2	0.3	1.0	0.4	0.2	0.5	0.5	0.3	0.3	1.9	1.9	1.2
Social contributions by self-employed and non-employed persons	0.1	0.3	-0.3	1.1	-0.5	0.2	0.2	0.3	0.4	0.4	1.8	0.6	1.1
Total charges	0.7	0.8	-0.3	0.5	2.0	0.6	2.0	-0.3	1.7	0.8	2.2	3.8	3.3
Gross disposable income (GDI)	0.4	0.6	0.8	0.9	0.9	1.2	0.5	0.9	0.1	0.5	2.0	3.6	1.7
Consumption deflator	0.5	0.3	0.2	0.5	0.8	0.6	0.3	0.6	0.4	0.3	1.2	2.1	1.4
Real GDI	-0.1	0.3	0.6	0.4	0.2	0.6	0.2	0.3	-0.3	0.2	0.8	1.4	0.3
Social benefits (in kind)	0.3	0.5	0.6	0.3	0.8	0.3	0.5	0.6	0.5	0.6	2.8	2.1	1.7
Adjusted gross disposable income	0.4	0.6	0.8	0.8	0.9	1.0	0.5	0.8	0.2	0.5	2.1	3.3	1.7

Forecast

*Overhang

MAIN RATIOS (households)

percentage points
working-day and seasonally adjusted data

	2010				2011				2012				ovhg***
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	2010	2011	2012
Saving ratio	16.0	16.1	16.1	16.1	15.9	17.1	17.0	17.1	16.7	16.7	16.1	16.8	16.7
Financial saving ratio*	7.0	7.2	7.0	7.0	6.8	7.8	7.6	7.7	7.3	7.4	7.0	7.5	7.4
Weight of taxes and social contributions**	18.7	18.8	18.6	18.5	18.7	18.6	18.8	18.6	18.9	18.9	18.6	18.7	18.9
Gross wages and salaries / gross disposable income	59.3	59.3	59.1	59.0	59.1	59.0	59.0	58.8	58.8	58.7	59.2	59.0	58.7
Social benefits (cash) / gross disposable income	32.2	32.3	32.2	32.1	32.1	32.0	32.1	32.1	32.3	32.4	32.2	32.1	32.4

Forecast

*Savings excluding dwelling / gross disposable income

**Taxes and social contributions / gross disposable income before taxes and social contributions

***Overhang