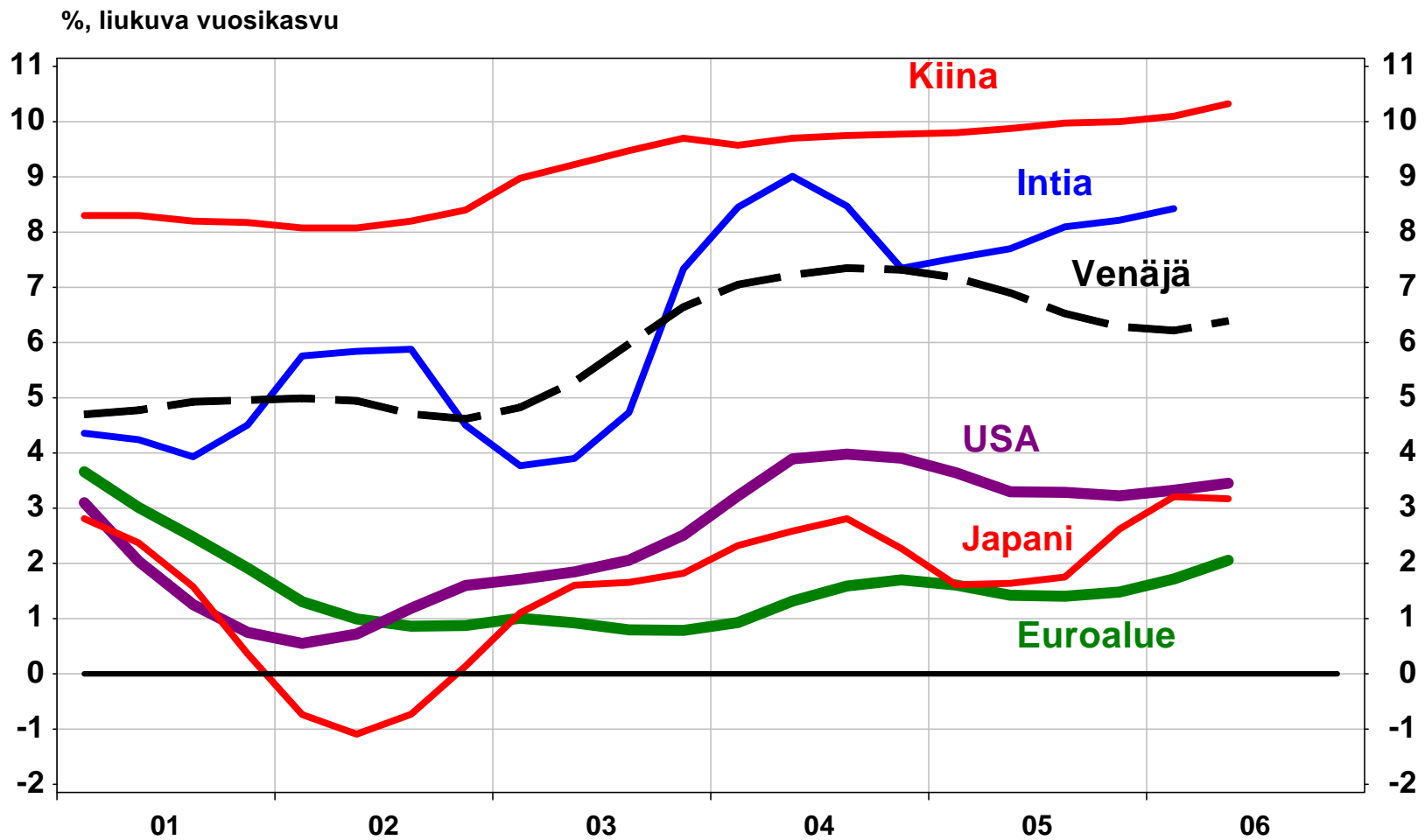


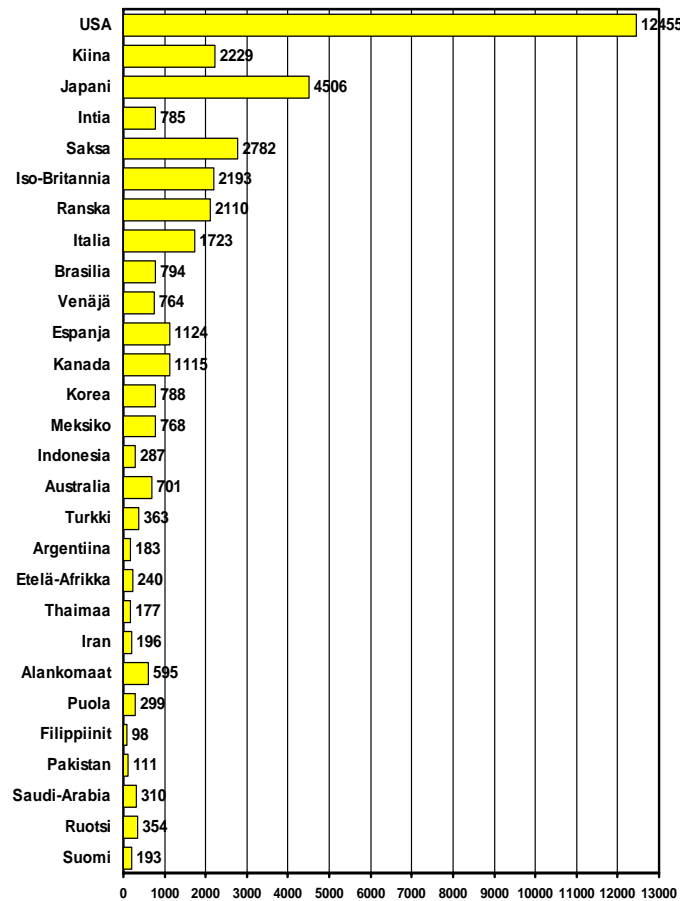
# Bruttokansantuotteen kasvu



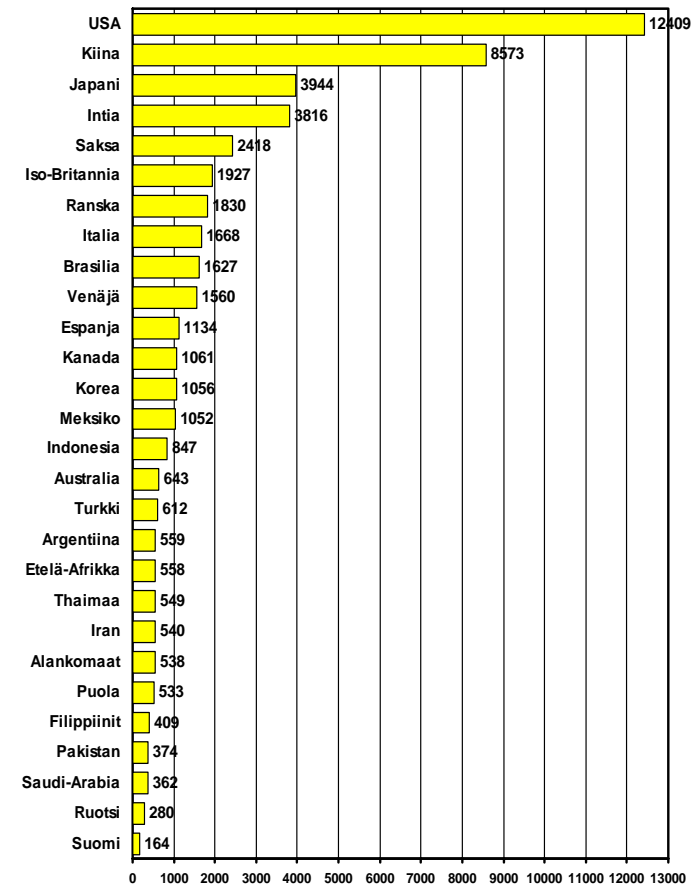
Source: Reuters EcoWin

# Bruttokansantuote, mrd. USD, 2005

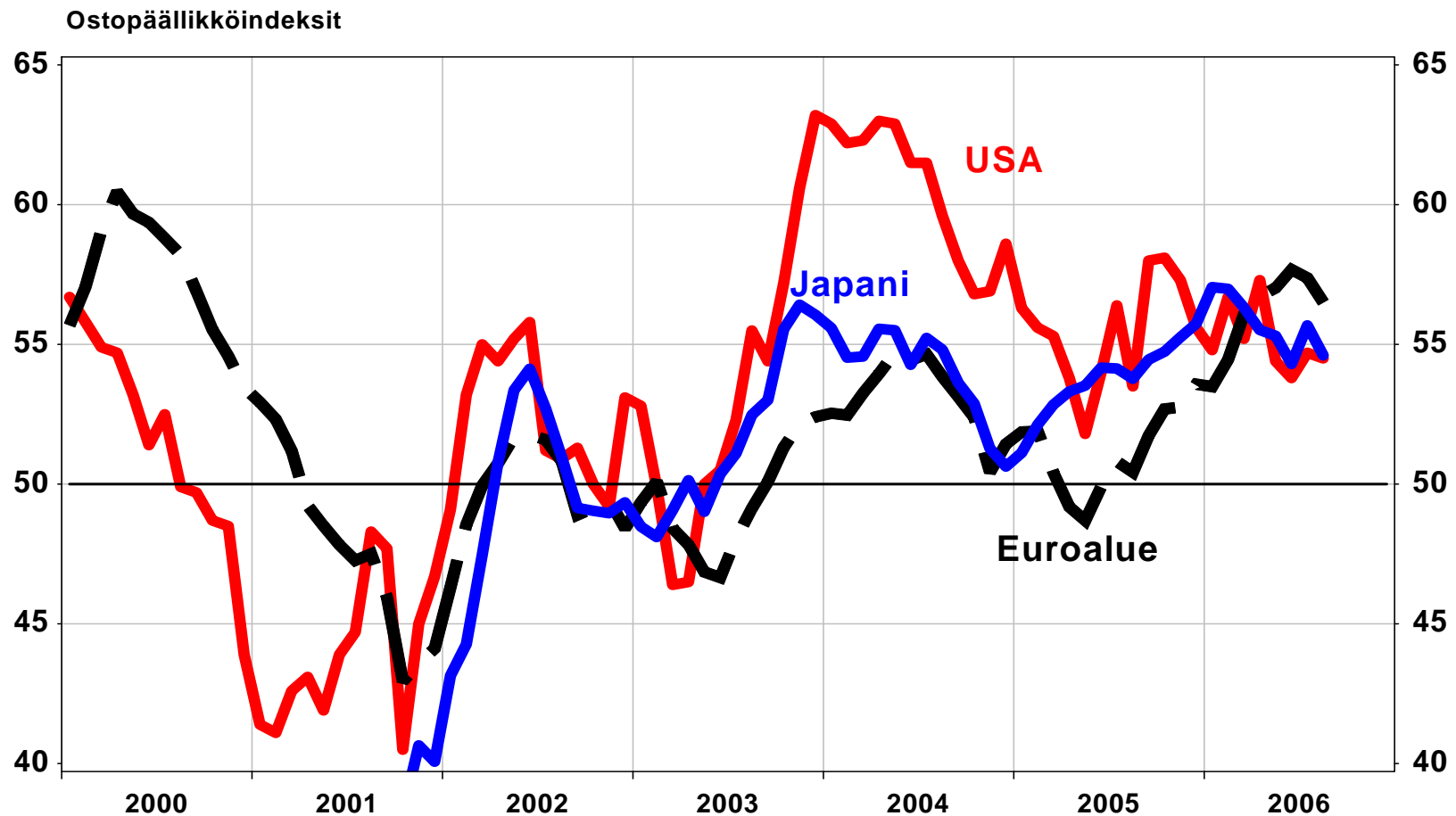
Markkinakurssein



Ostovoimakorjatuin kurssein



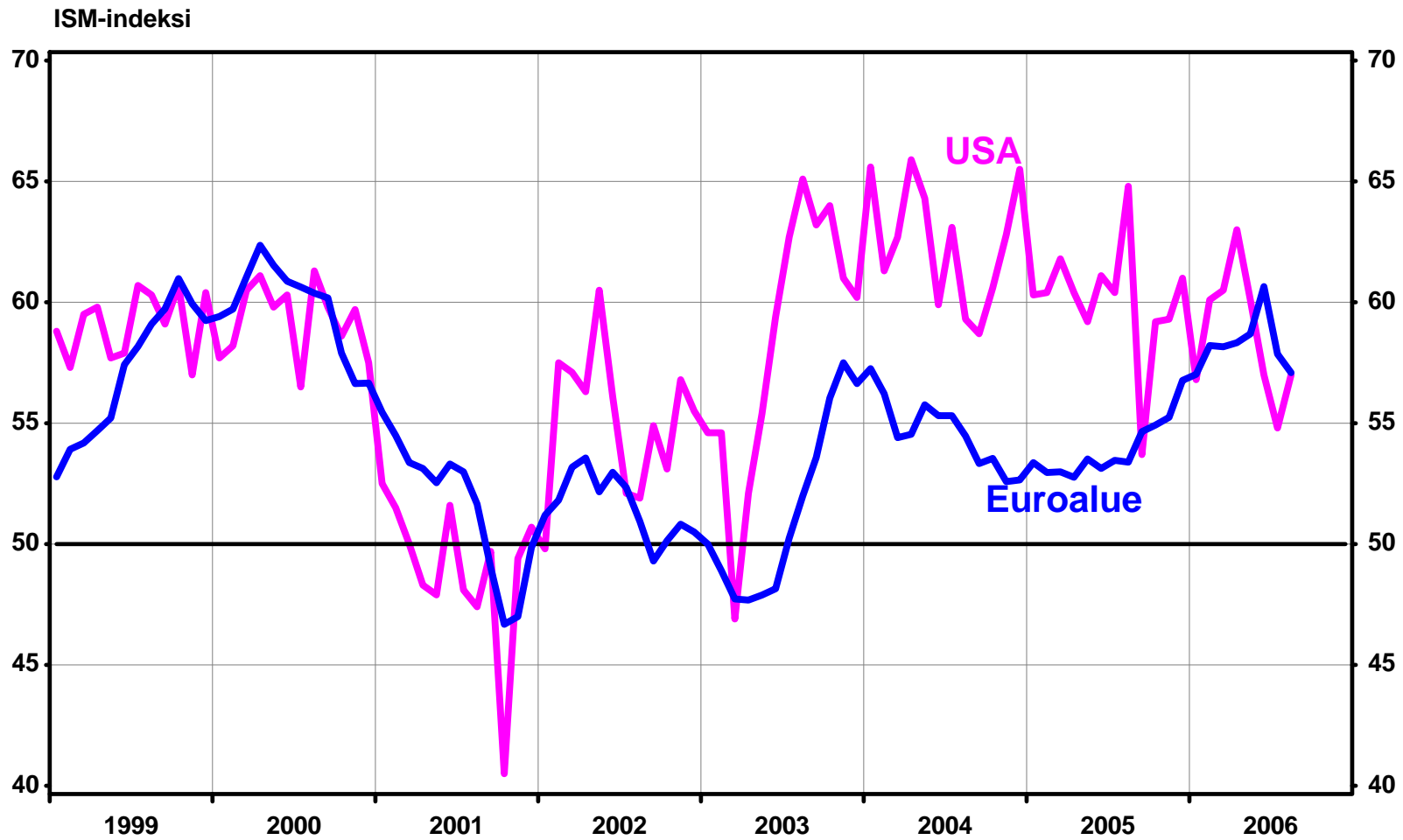
# Teollisuuden suhdannenäkymät



Yli 50:n lukemat merkitsevät kasvua edellisestä kuukaudesta

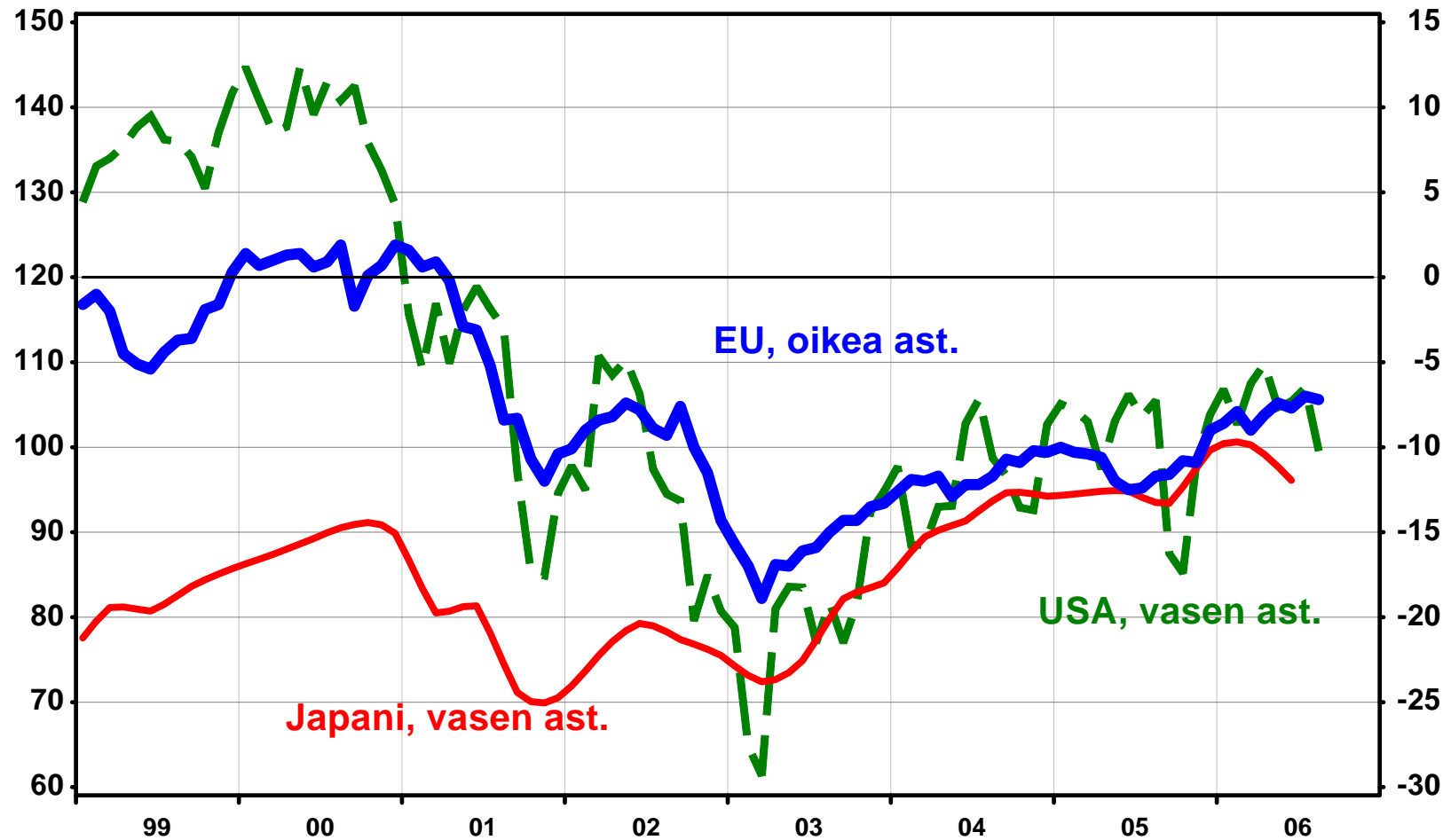
Source: Reuters EcoWin

# Palvelualojen suhdanneodotukset



Source: Reuters EcoWin

# Kuluttajien luottamus



Source: Reuters EcoWin

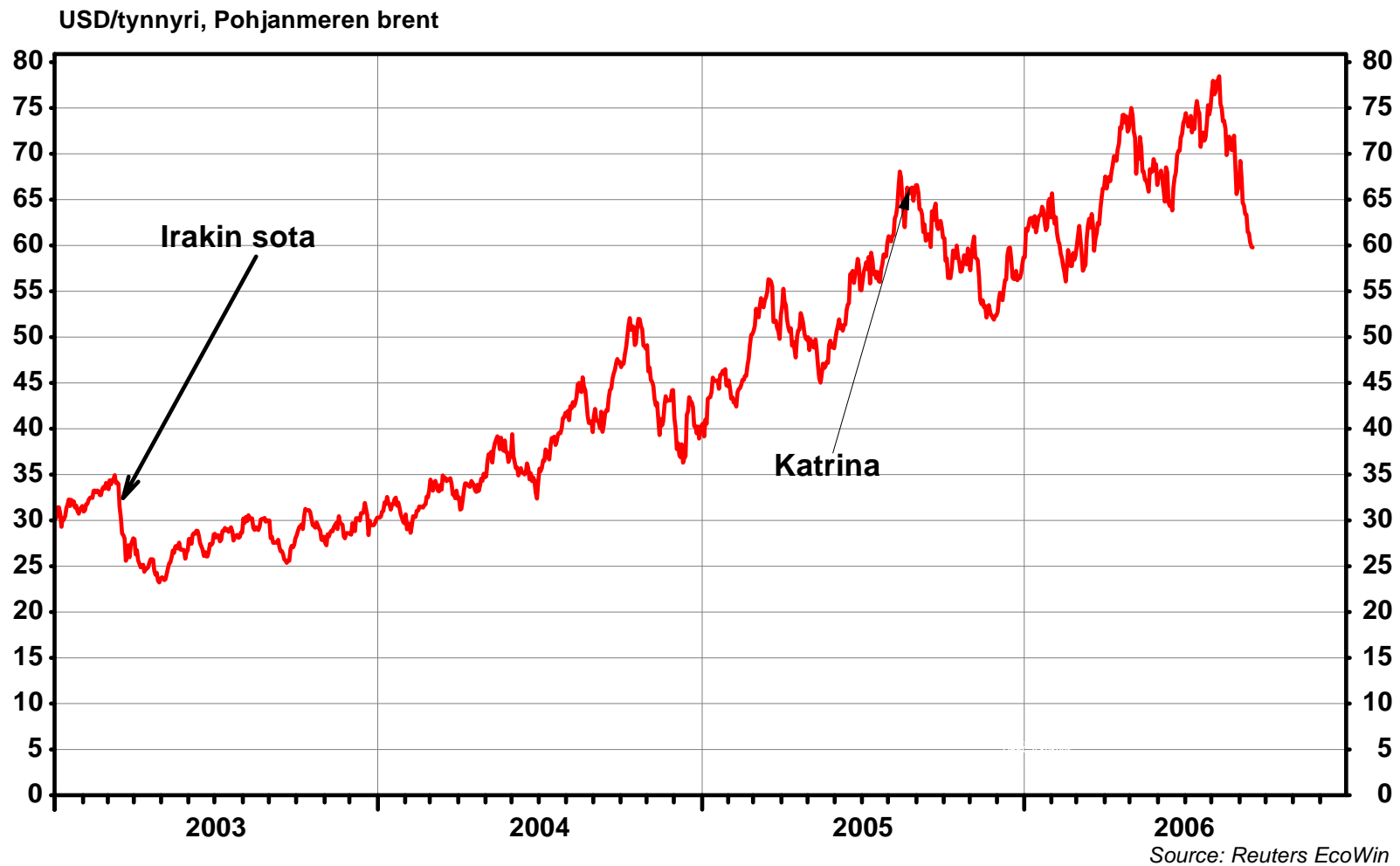
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# Maailmantalouden uhkatekijöitä:

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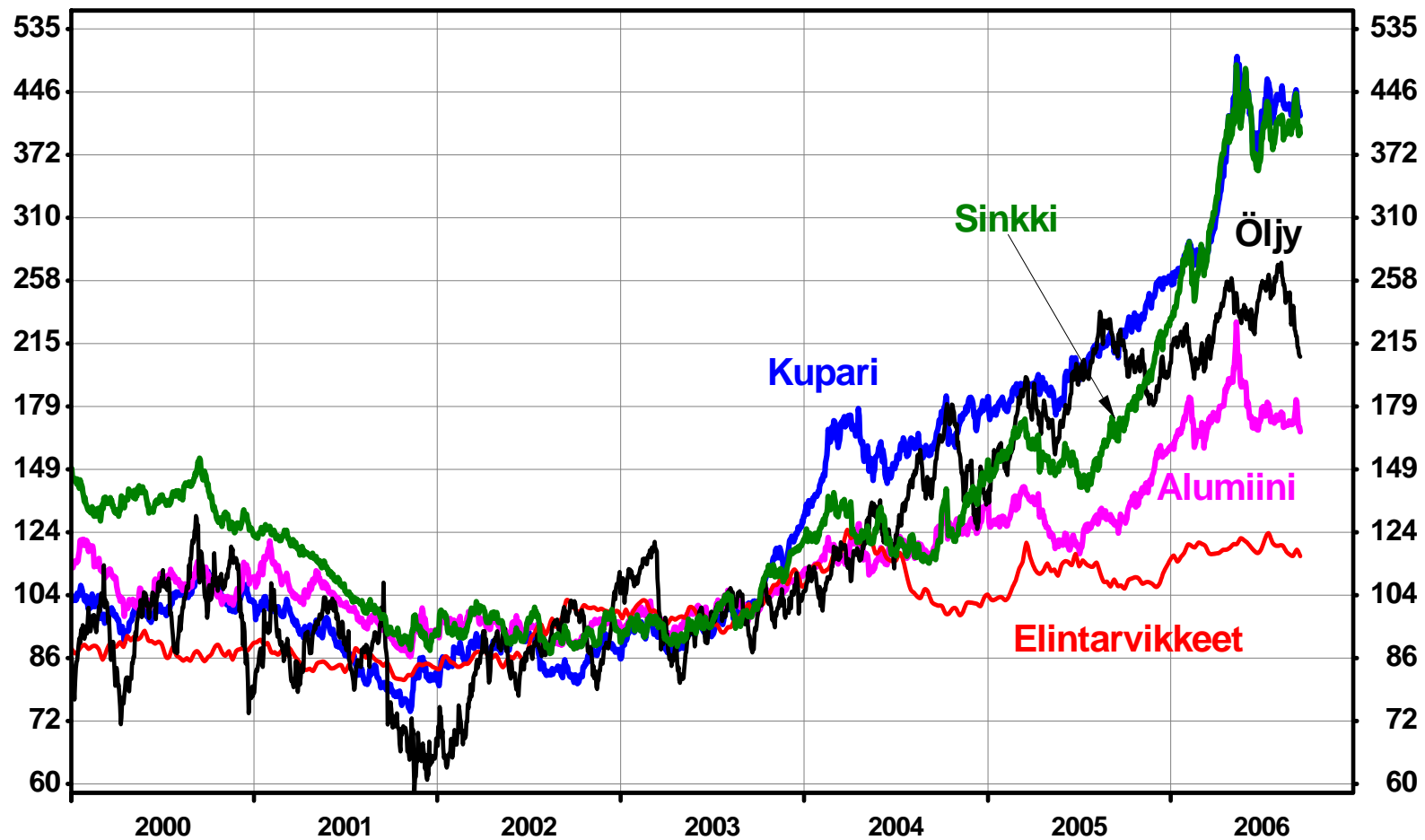
1. USA:n vaihtotasevaje
2. USA:n budjettivaje
3. USA:n kotitalouksien velat
4. Protektionismi (WTO-kiistat)
5. Kiinan talouden ylikuumeneminen
6. Korkeat raakaöljyn ja raaka-aineiden hinnat
7. Kiinteistökupla

# Raakaöljyn hintakehitys



# Raaka-aineiden hintakehitys

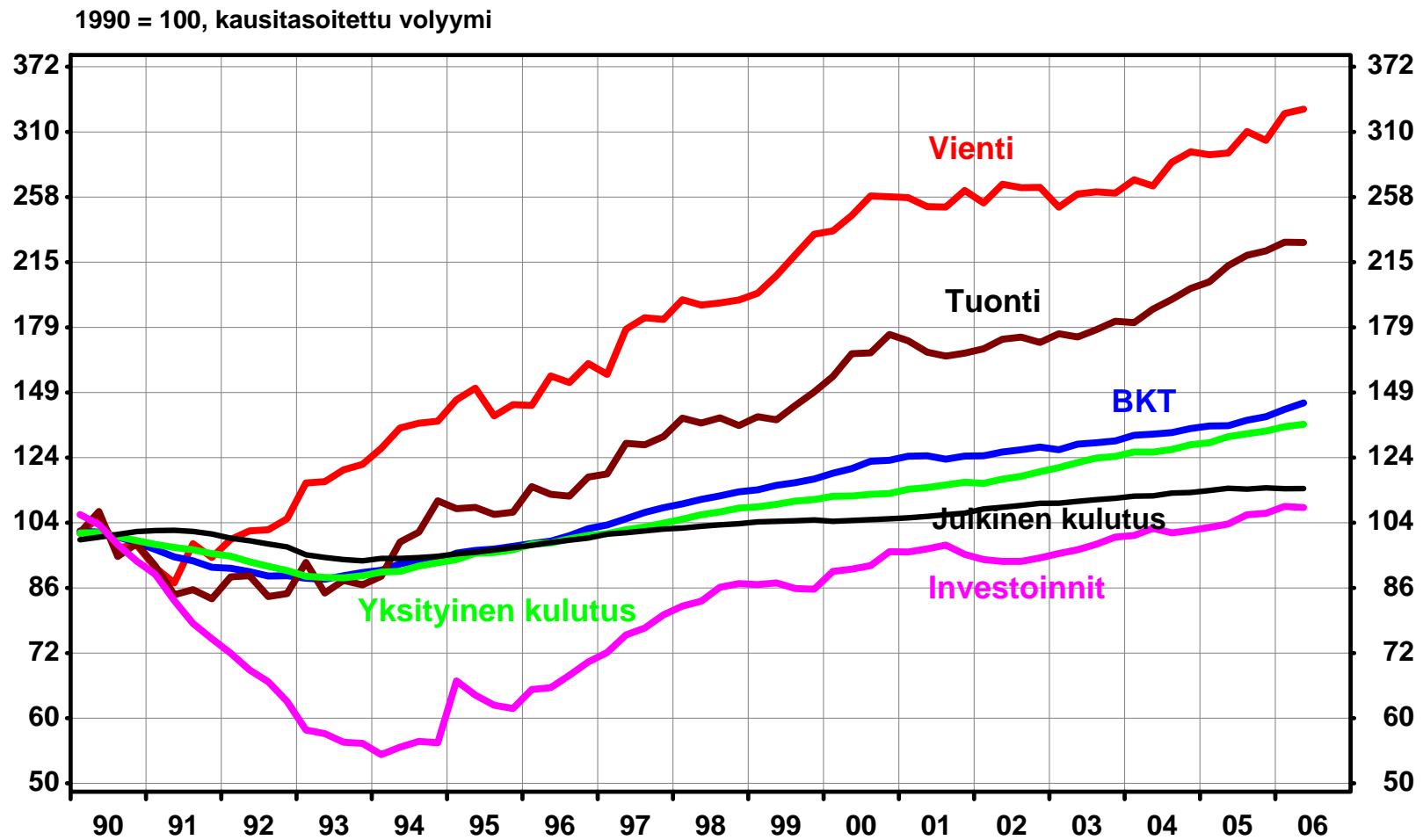
2003=100, dollareina



Source: Reuters EcoWin

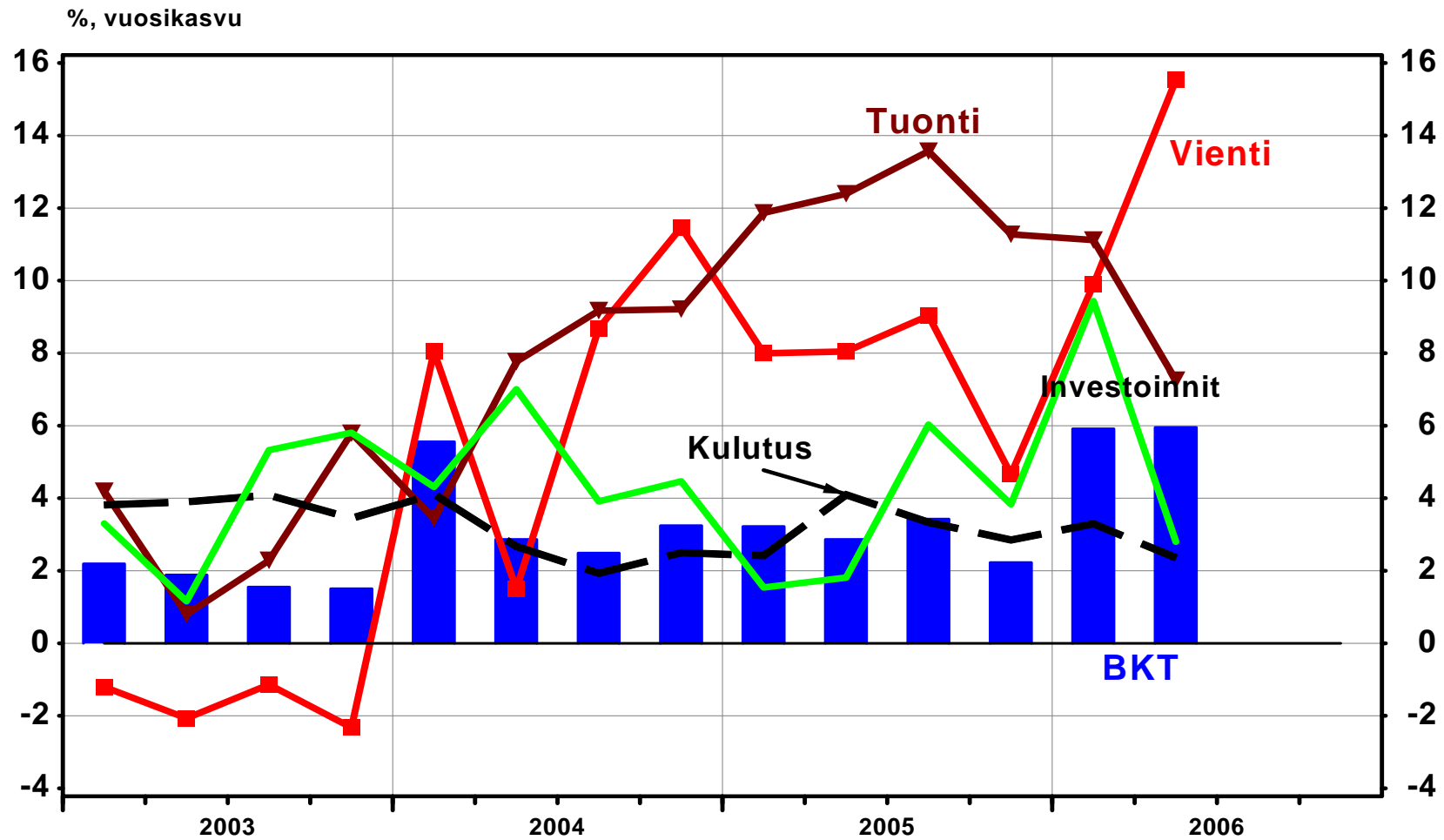


# Tarjonta ja kysyntä, kausitasoitettu volyyymi

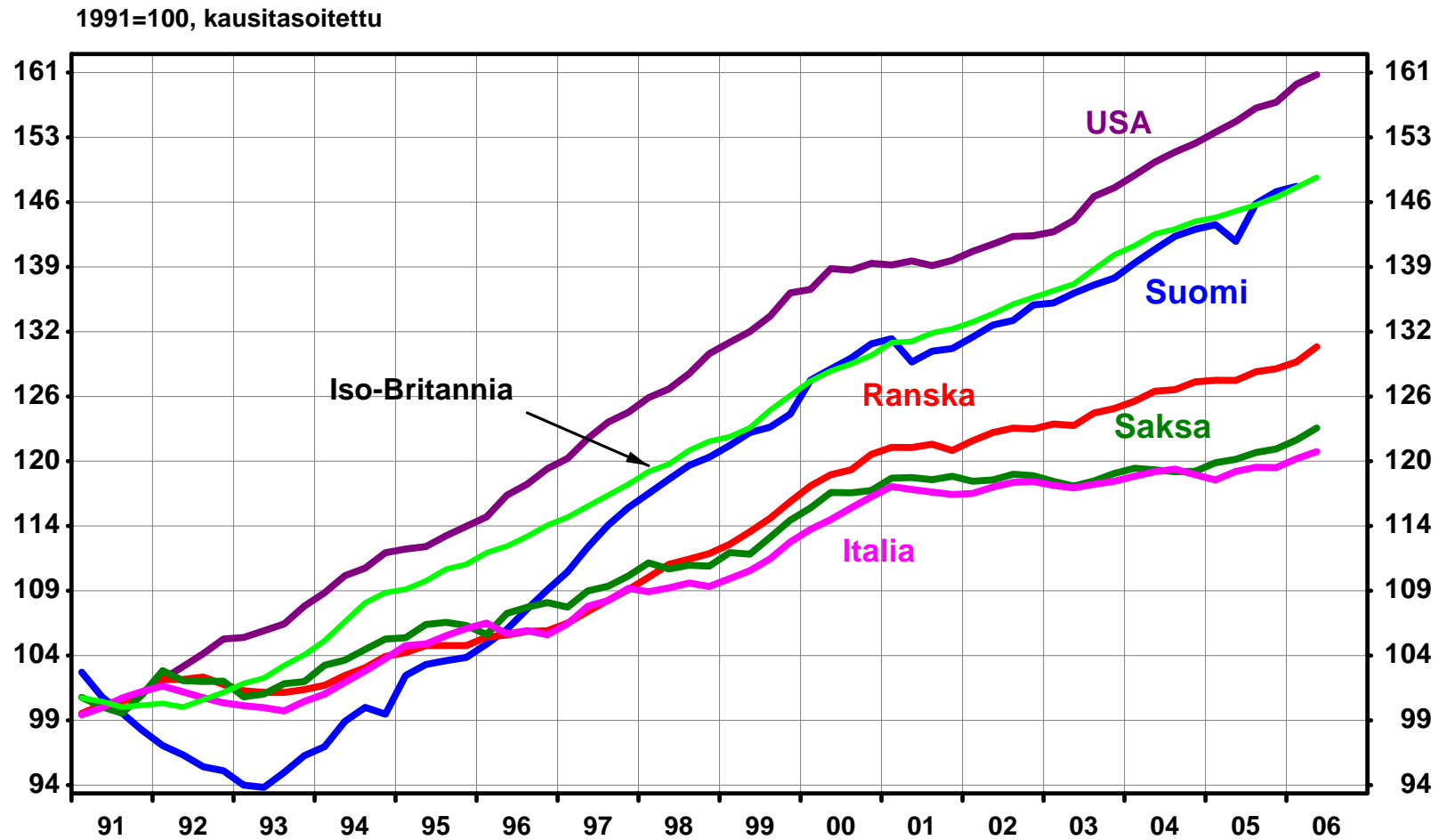


Source: Reuters EcoWin

# Tarjonta ja kysyntä

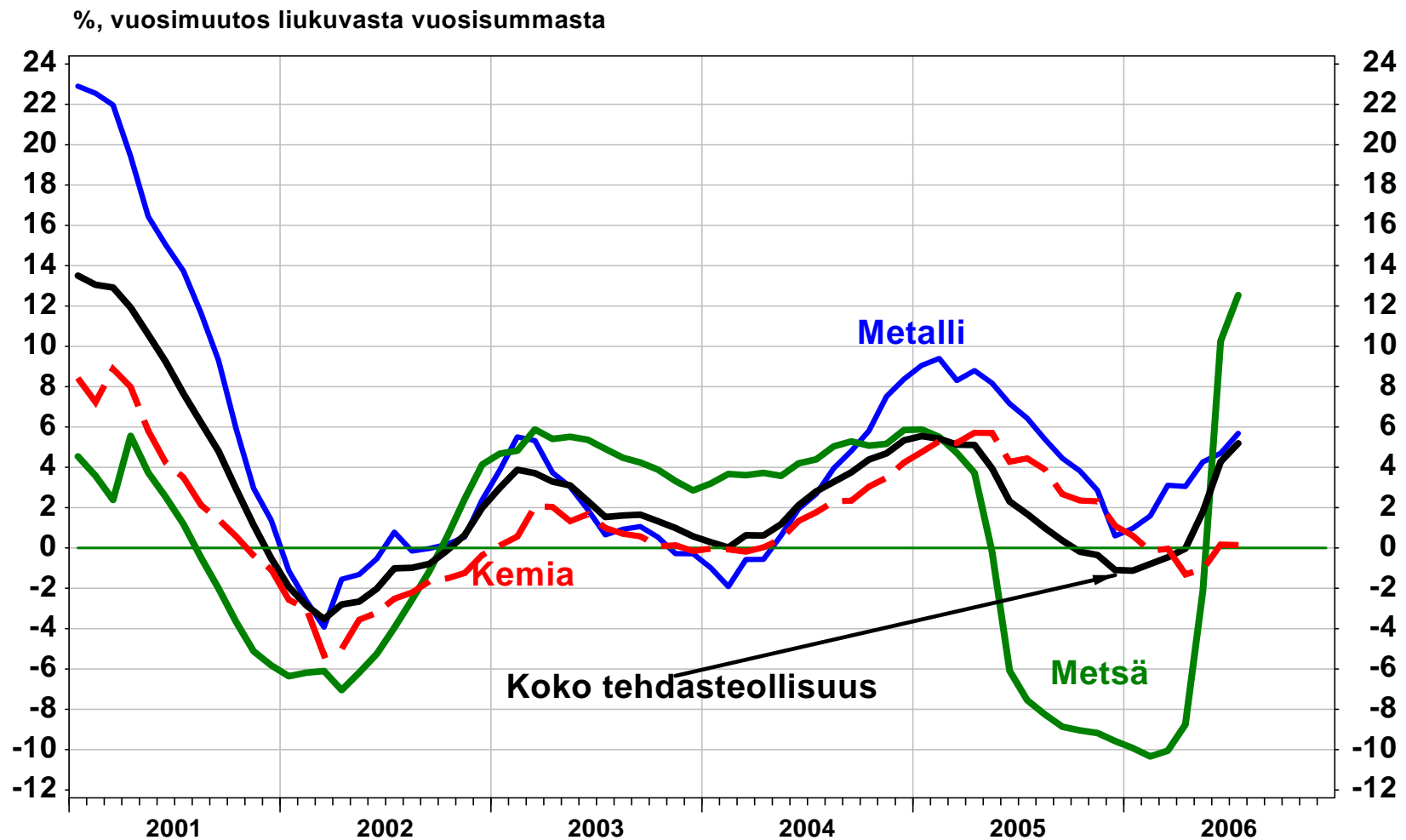


# Kokonaistuotannon (bkt) volyyymi

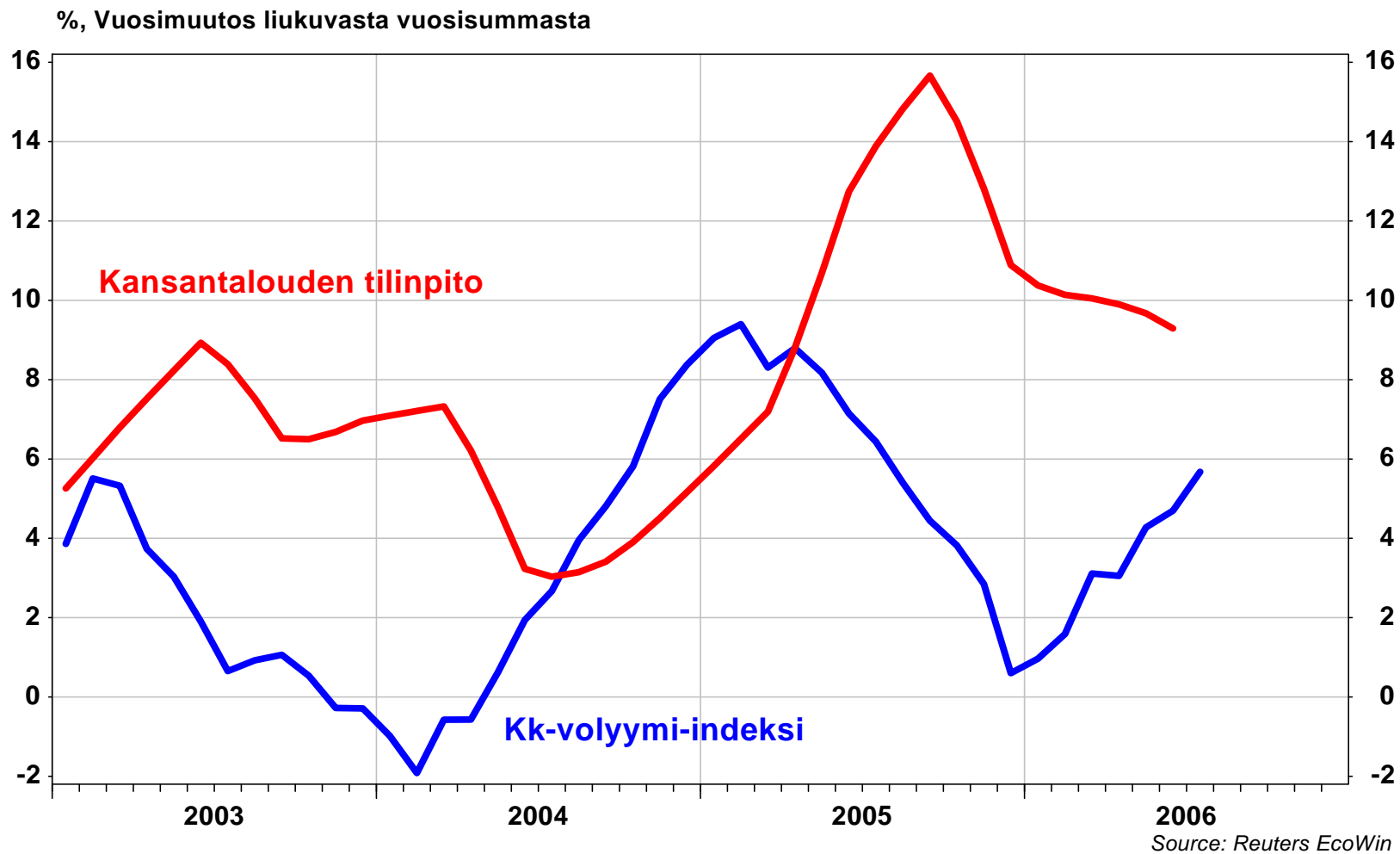


Source: Reuters EcoWin

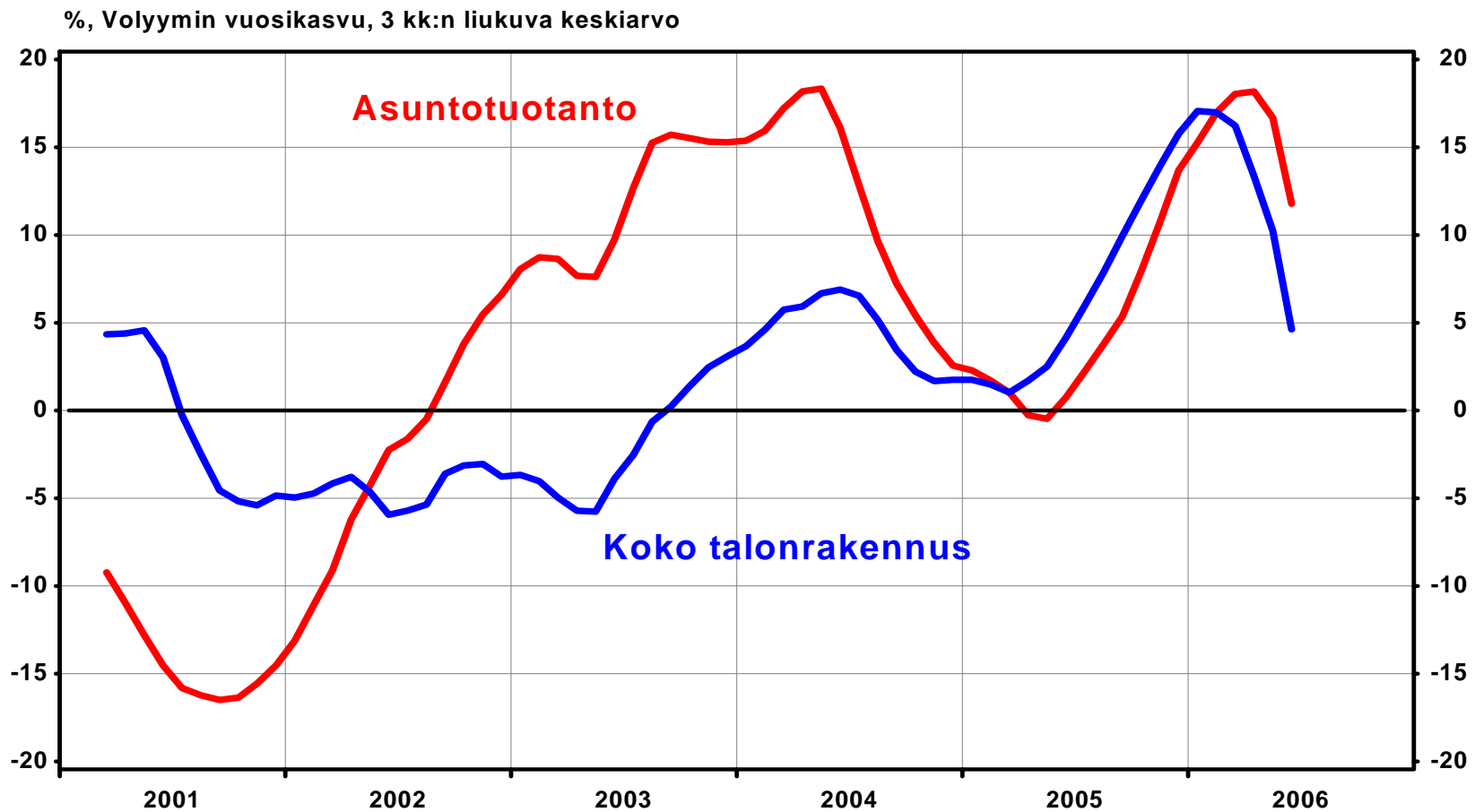
# Teollisuustuotannon volyyymi



# Metalliteollisuuden tuotantovolyymi



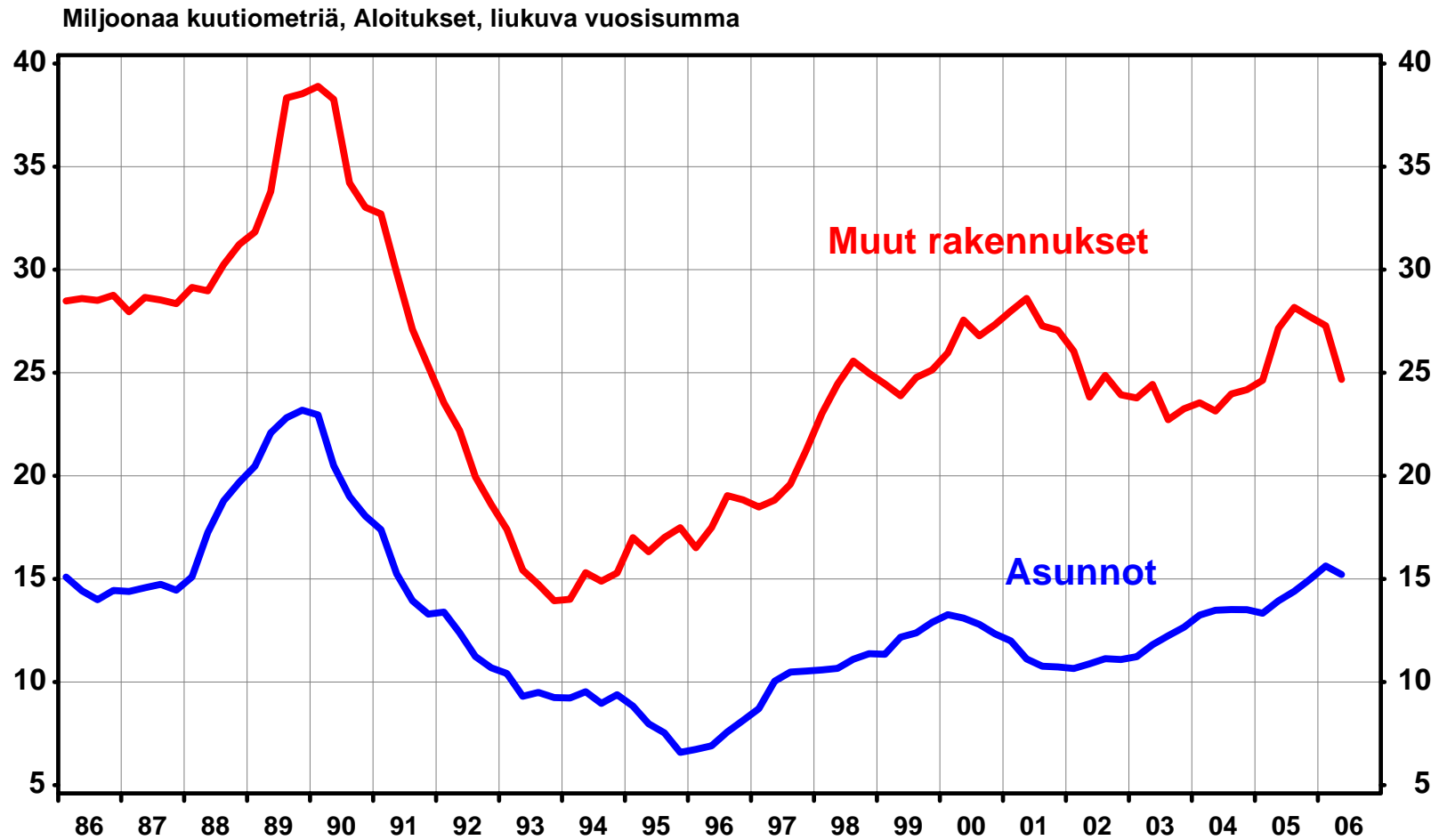
# Uudisrakentamisen volyymikehitys



Lähde: Tilastokeskus

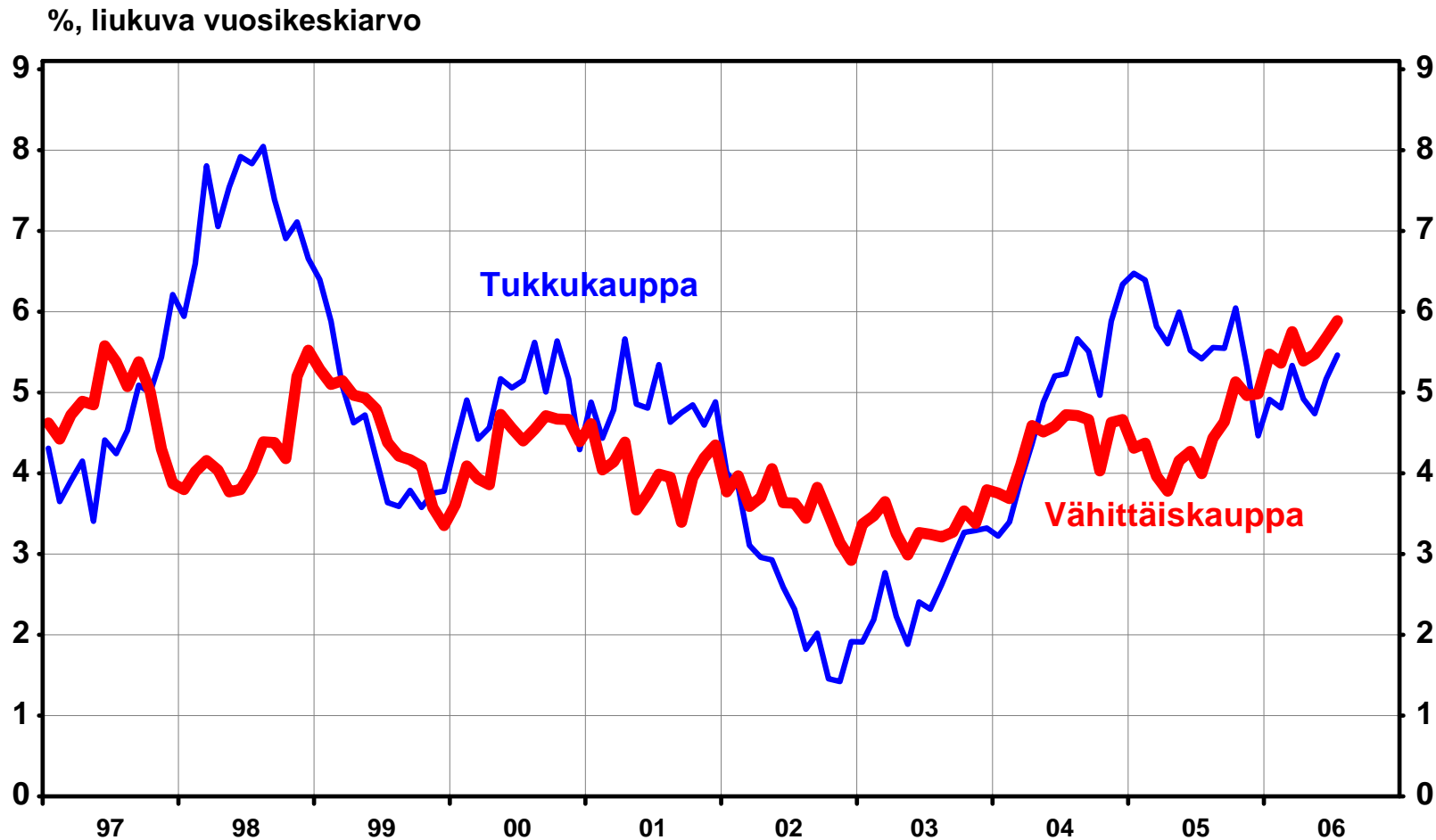
Source: Reuters EcoWin

# Rakentamisen käynnistyminen



Source: Reuters EcoWin

# Kauppan myyntimäärän vuosikasvu

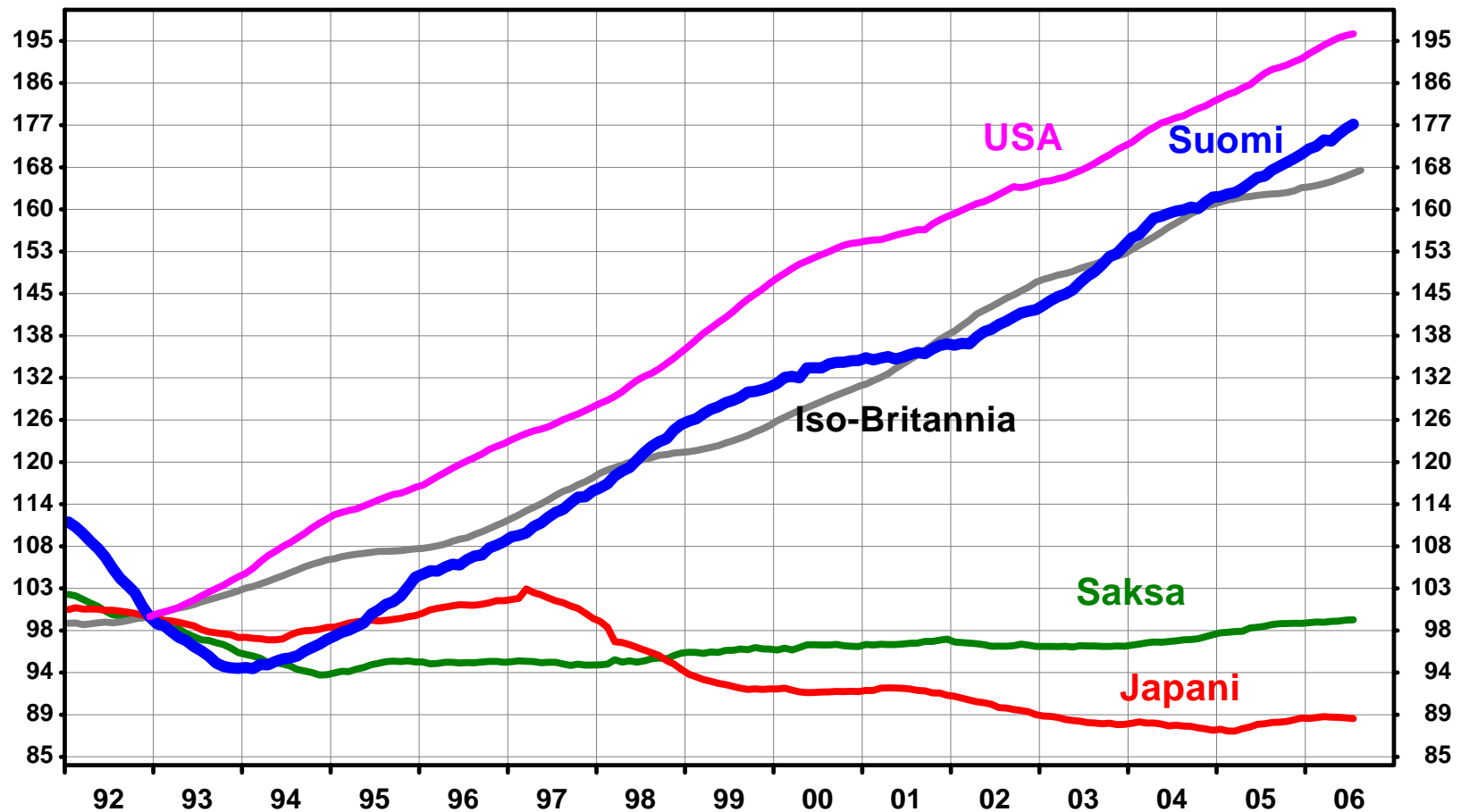


Source: Reuters EcoWin



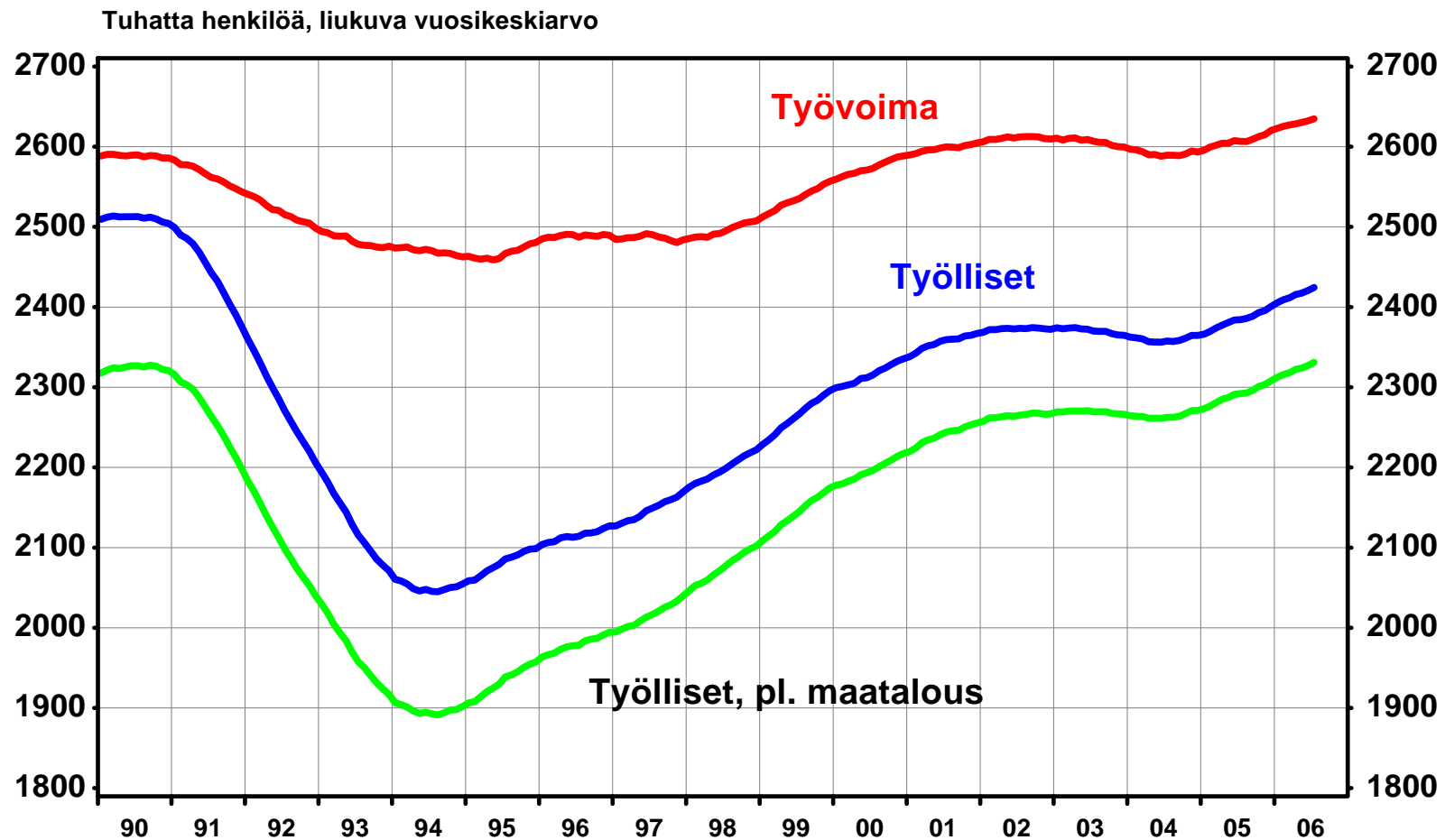
# Vähittäiskaupan volyymikehitys

1992 = 100, liukuva vuosisumma, sis. autokaupan



Source: Reuters EcoWin

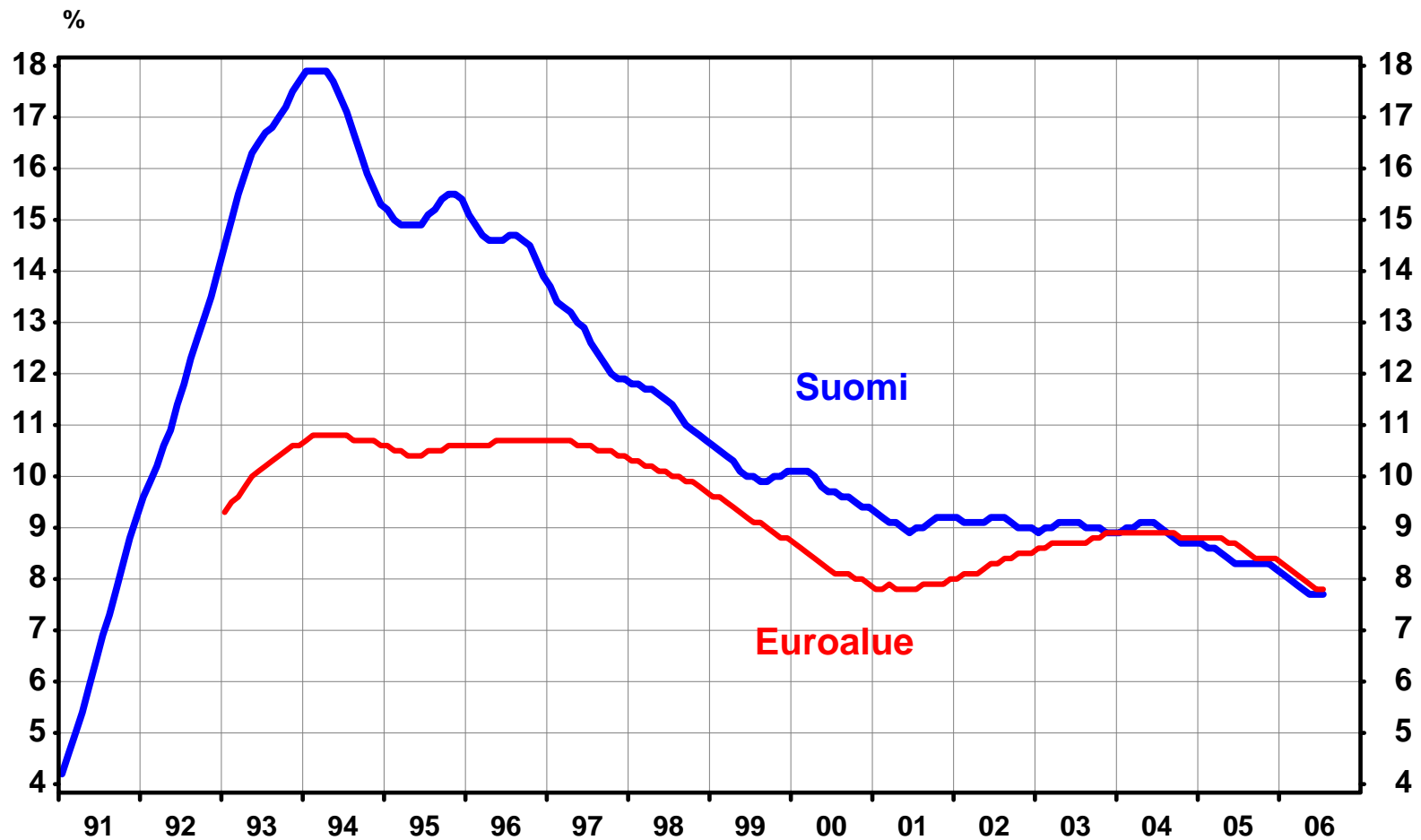
# Työvoiman tarjonta ja kysyntä



Source: Reuters EcoWin

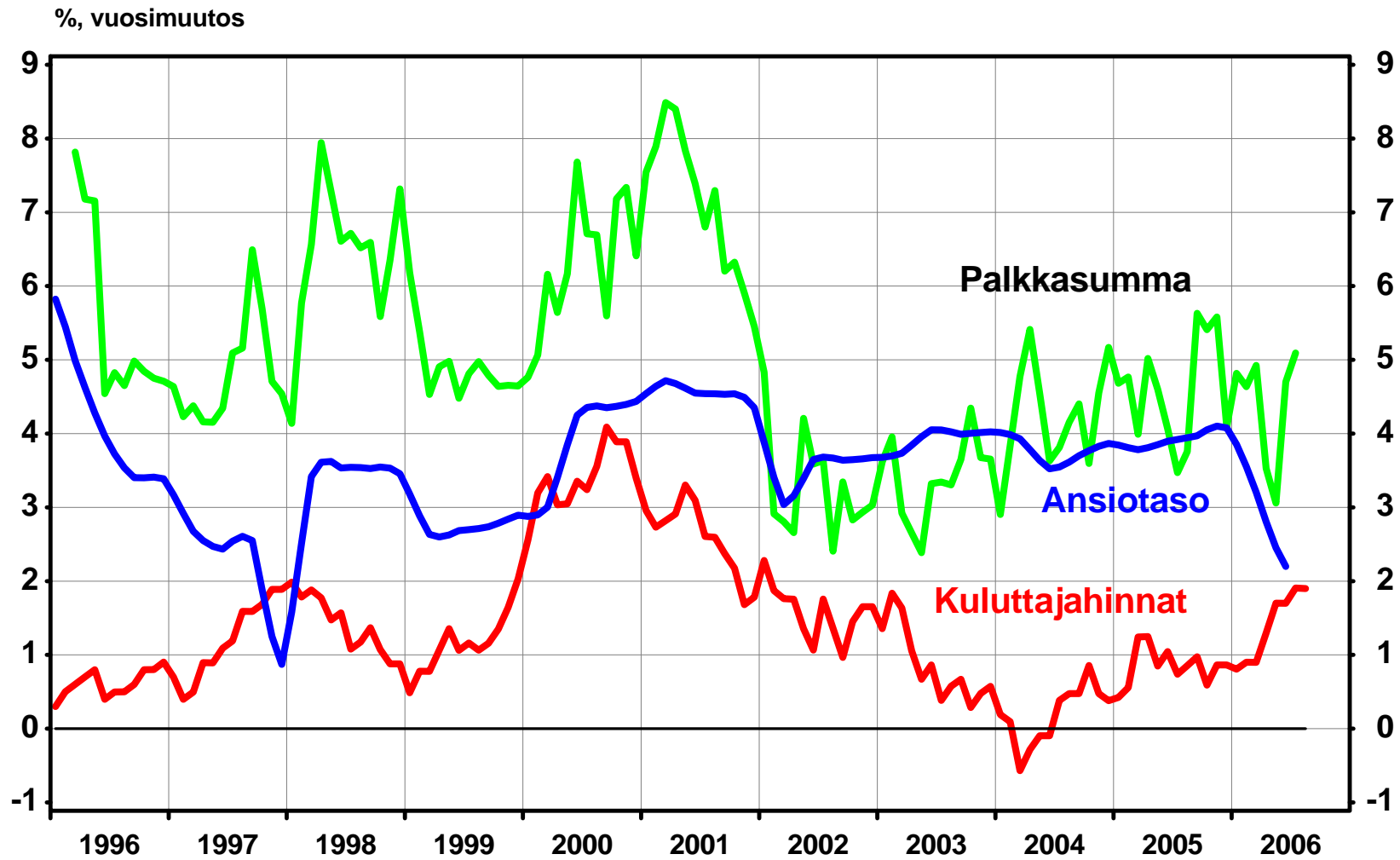
# Työttömyysaste

## Kausitasoitettu



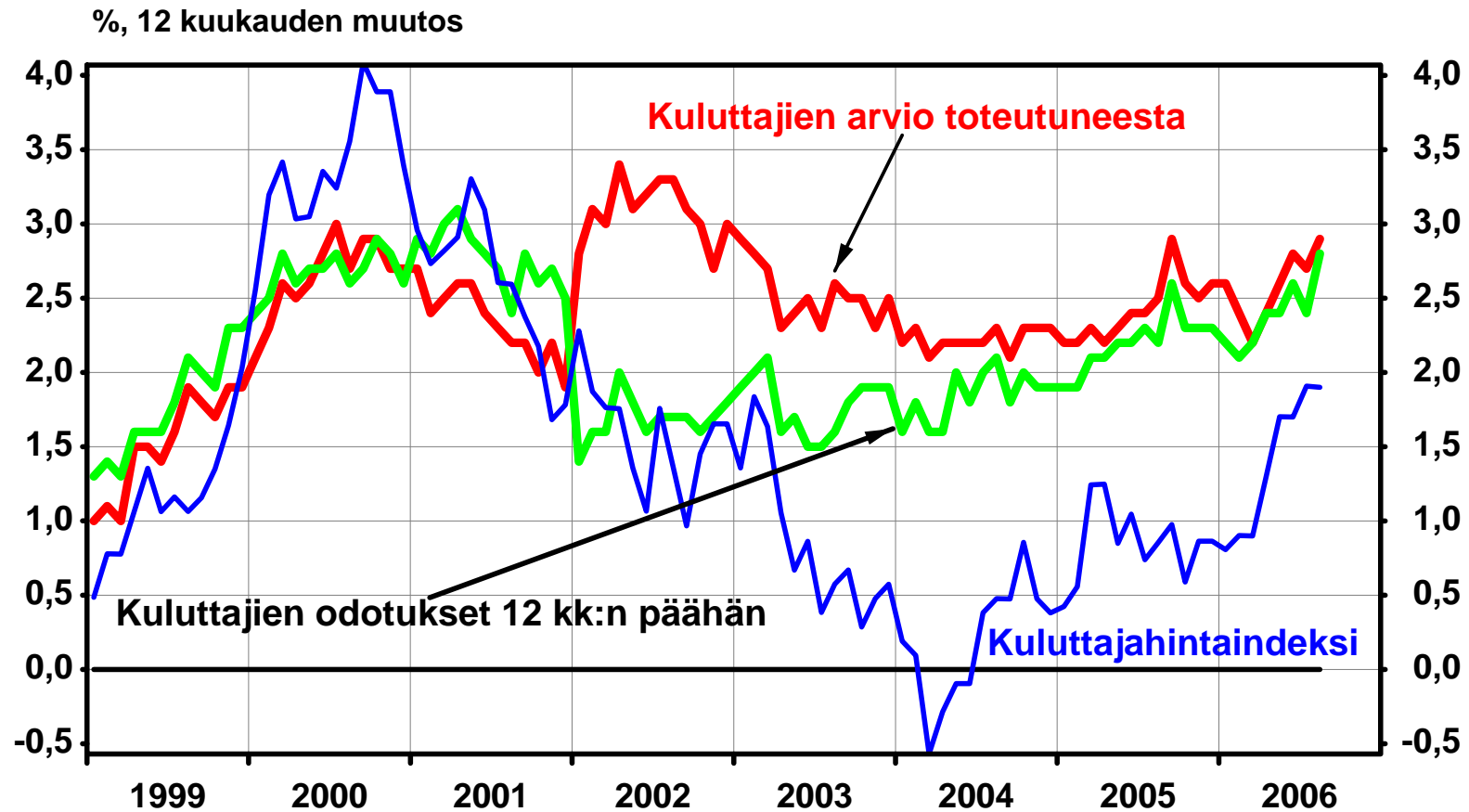
Source: Reuters EcoWin

# Palkat ja inflaatio



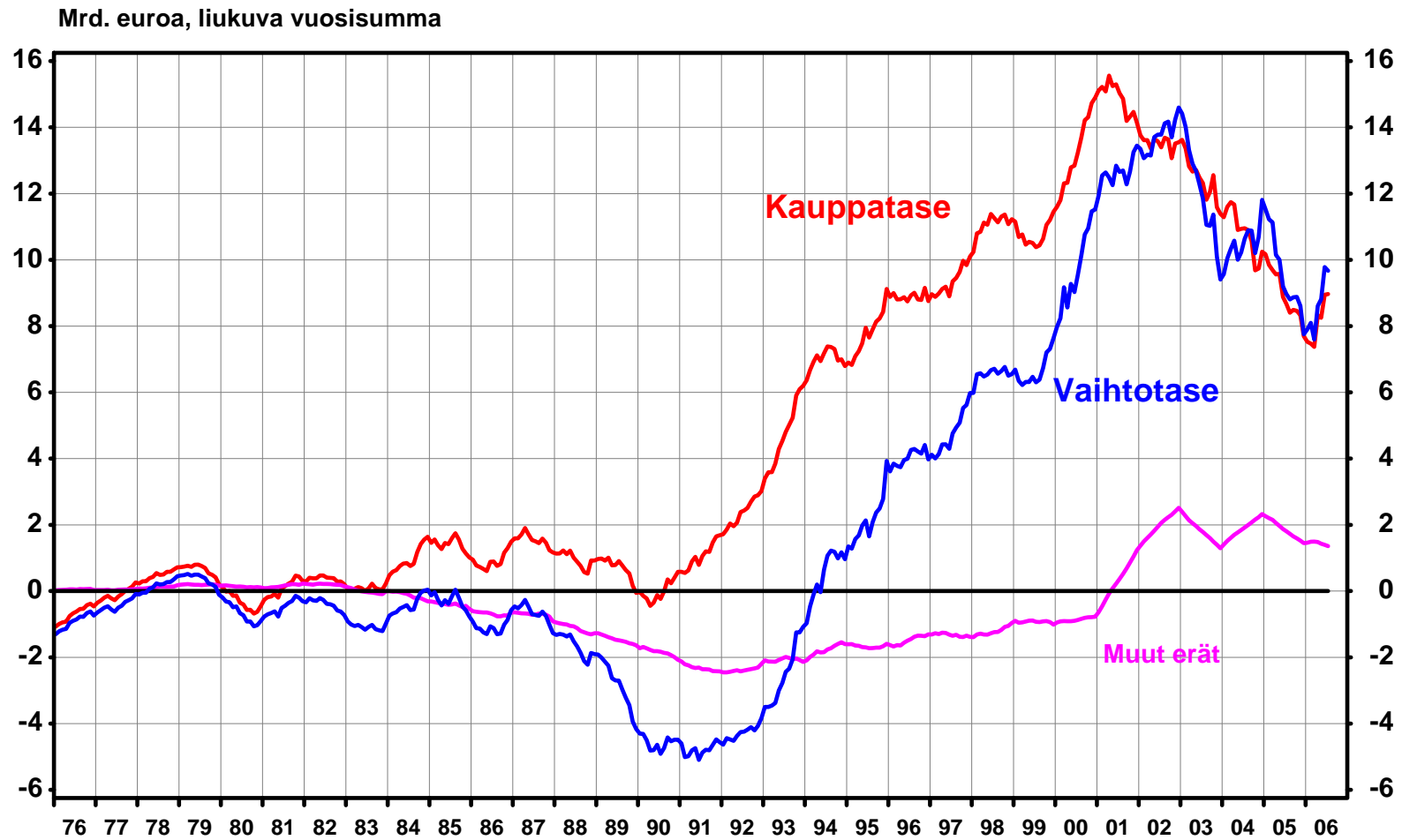
Source: Reuters EcoWin

# Inflaatio ja kuluttajien arviot



Source: EcoWin

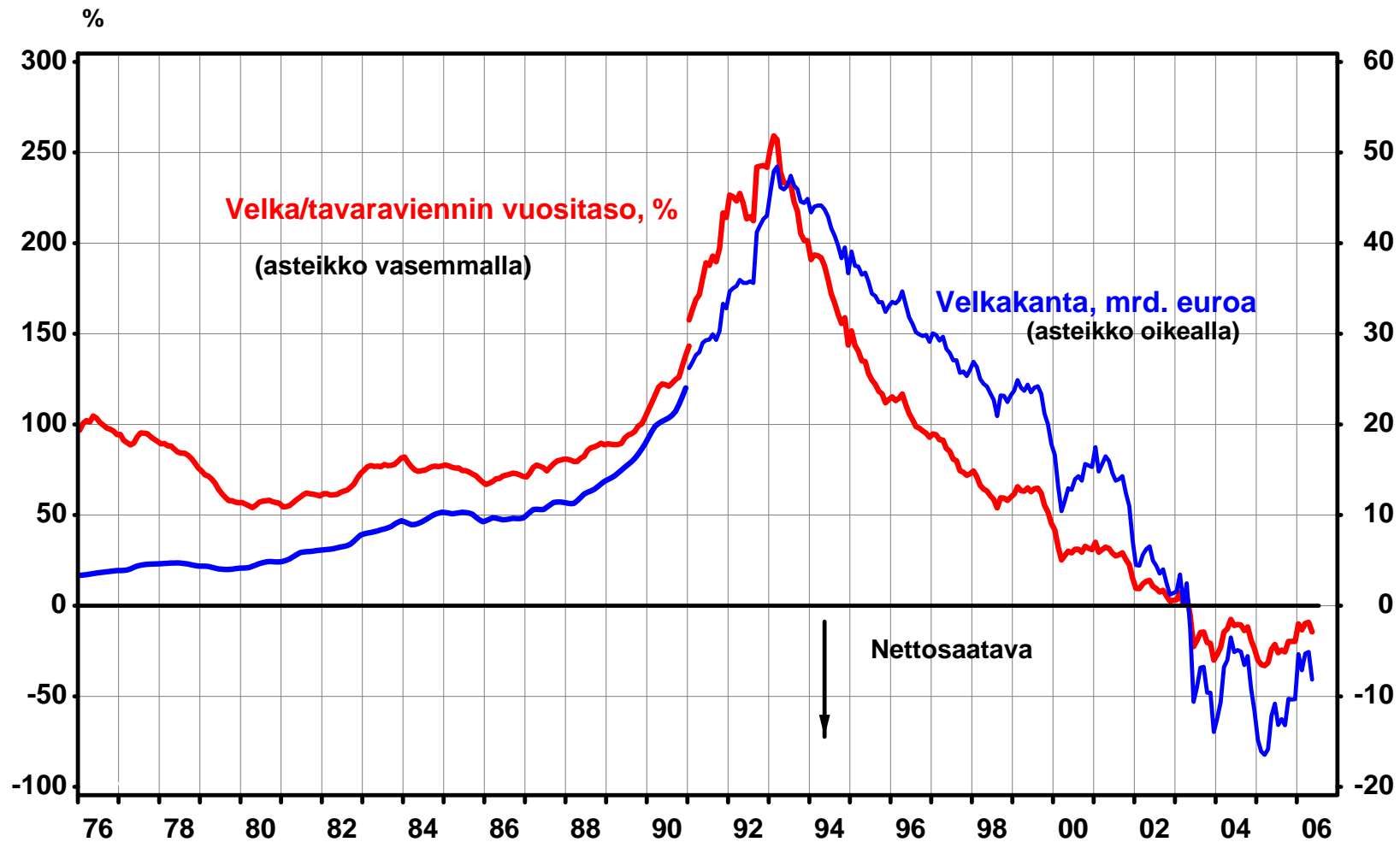
# Ulkomaankaupan tasapaino



Source: Reuters EcoWin

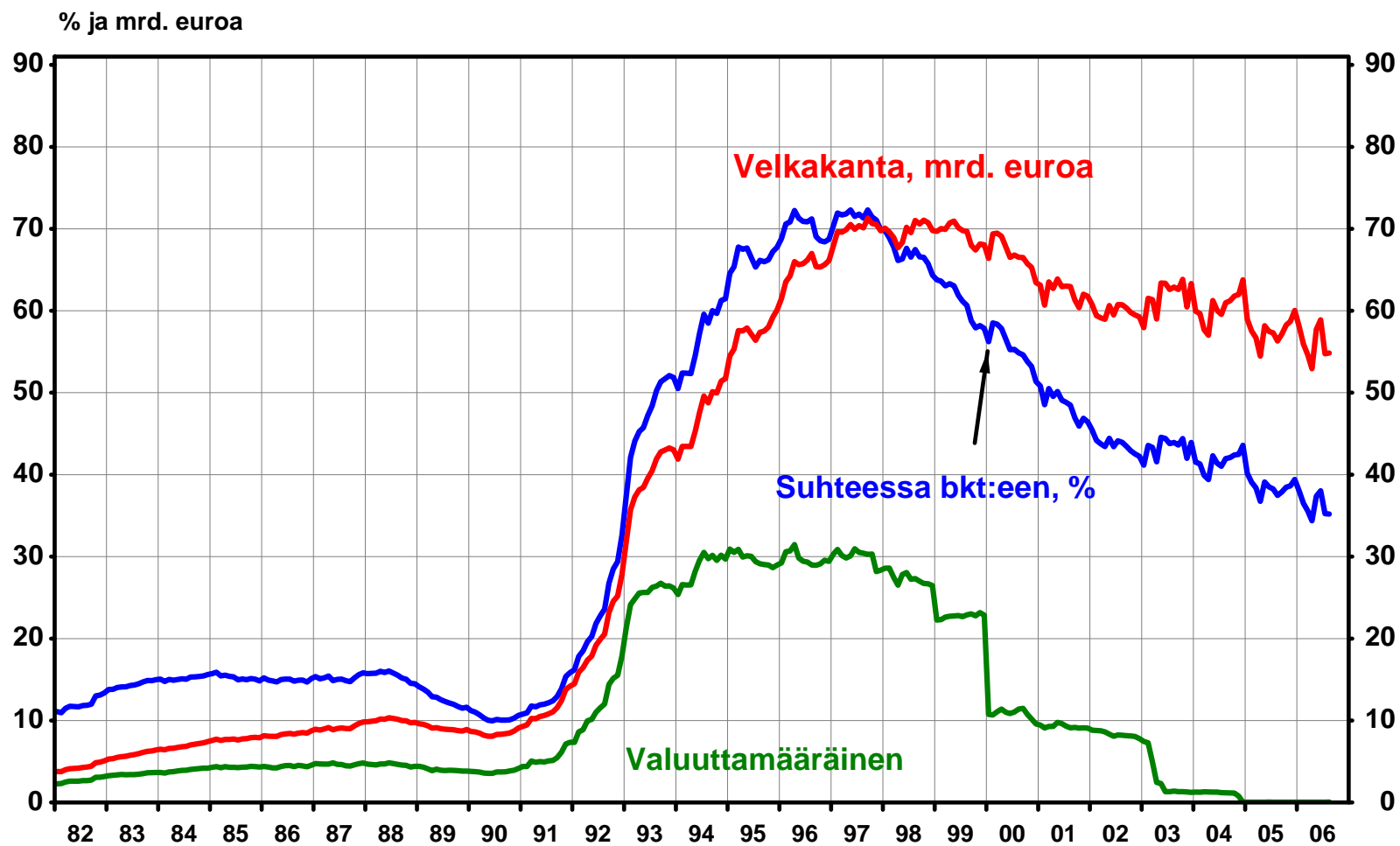
# Suomen ulkomainen nettovelka

”Velat muuttuivat saataviksi”



Source: Reuters EcoWin

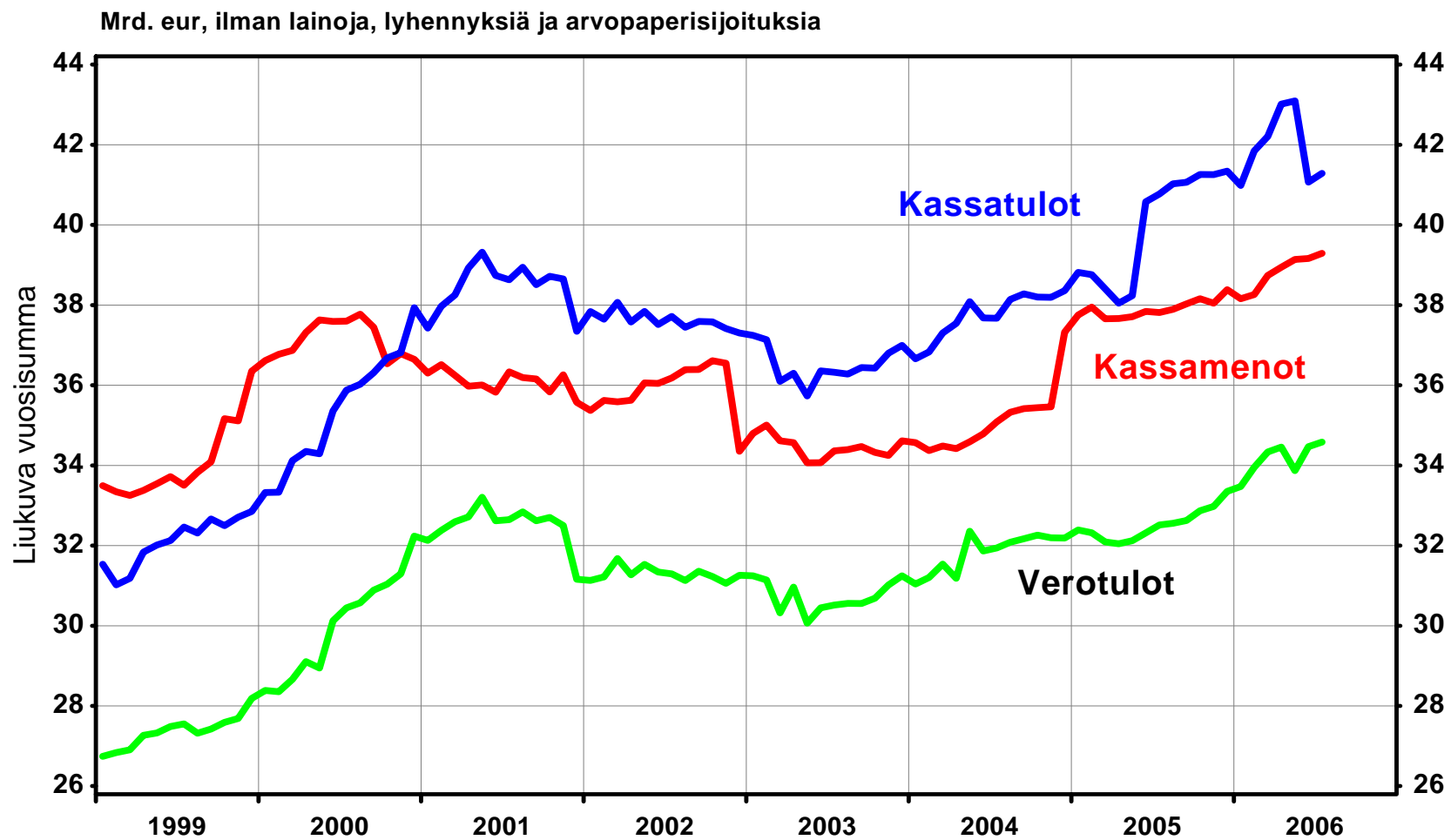
# Valtionvelka



Source: Reuters EcoWin

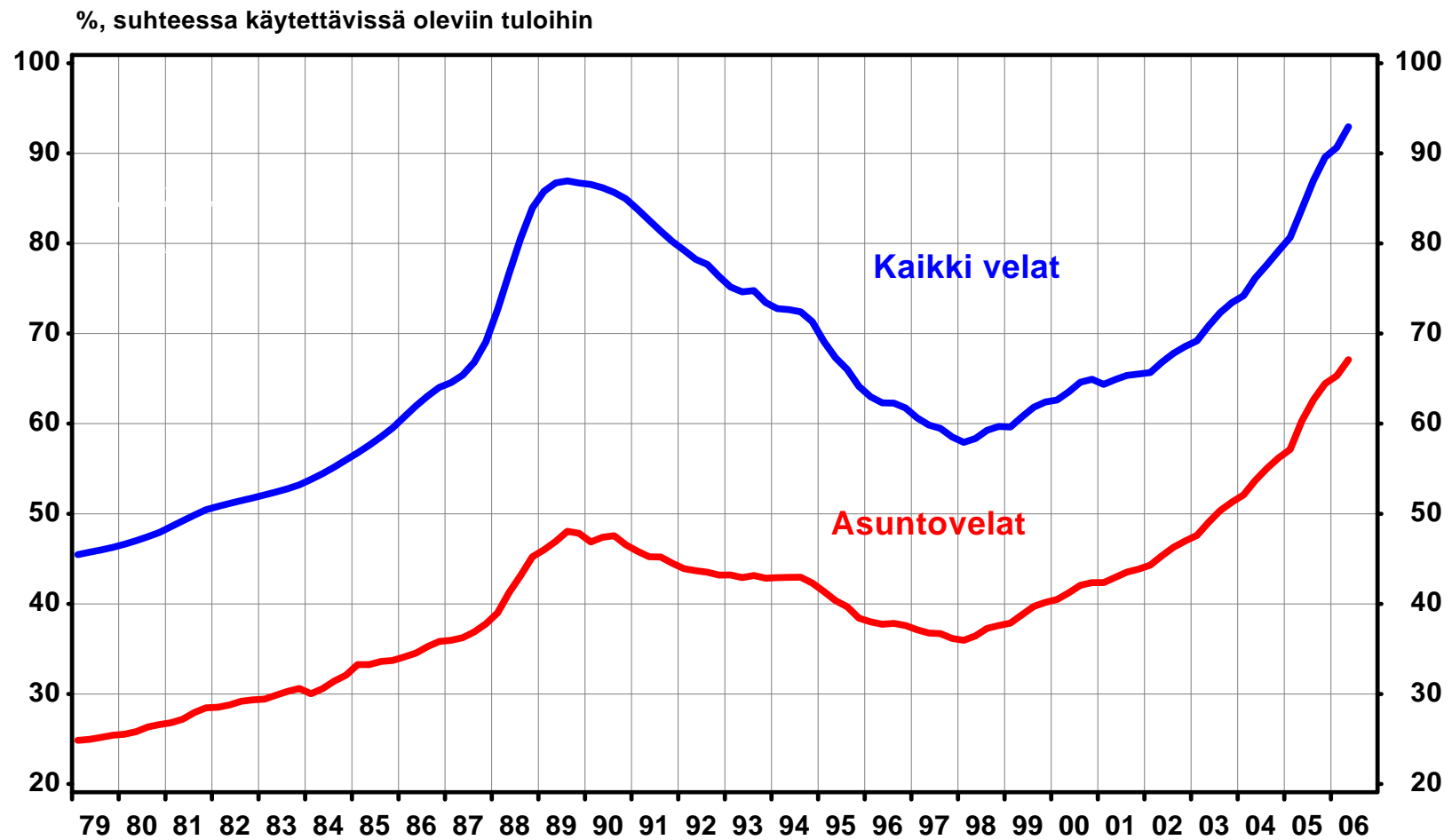


# Valtion kassatulot ja -menot



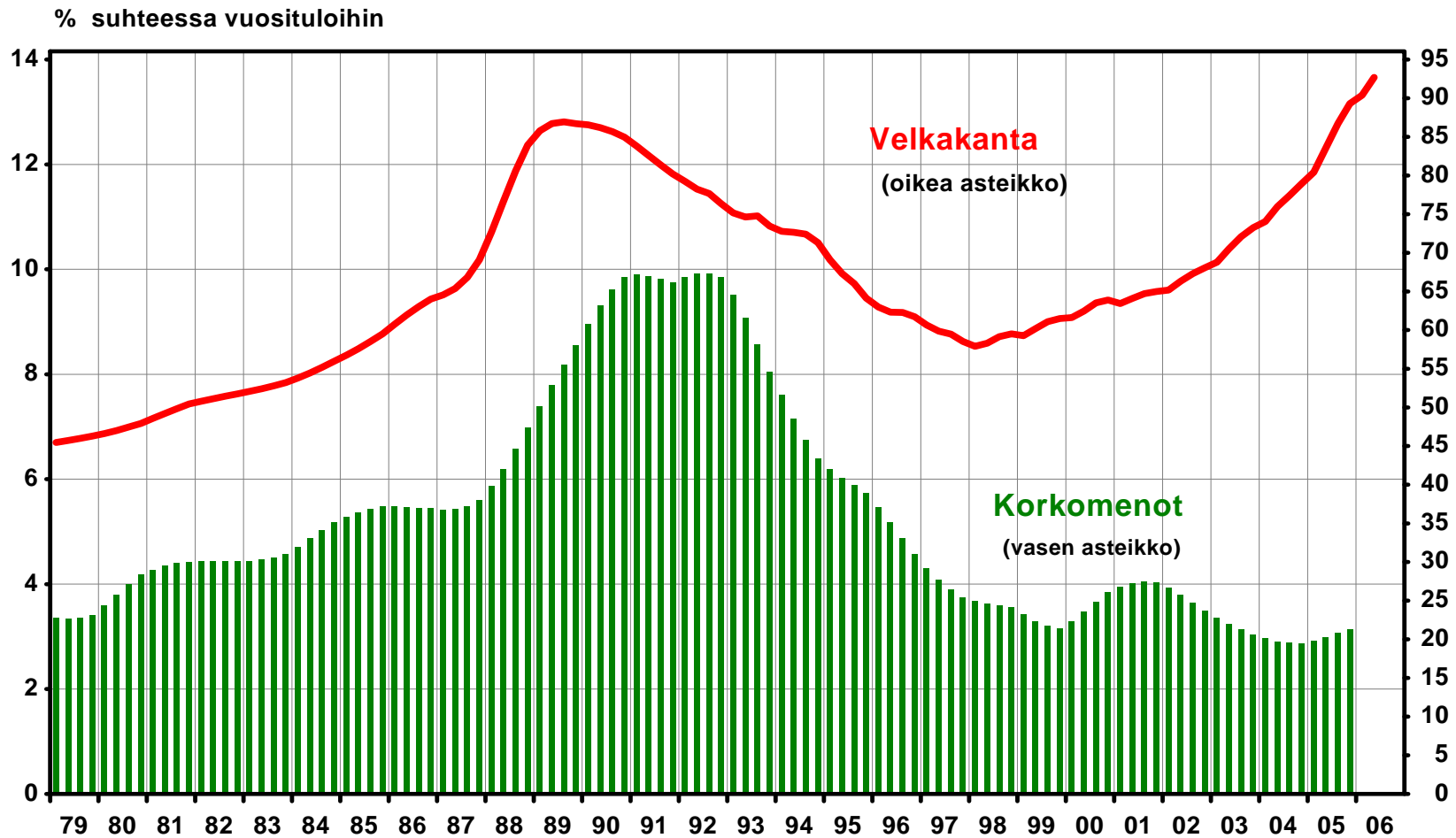
Source: Reuters EcoWin

# Kotitalouksien velat / vuositulot



Source: Reuters EcoWin

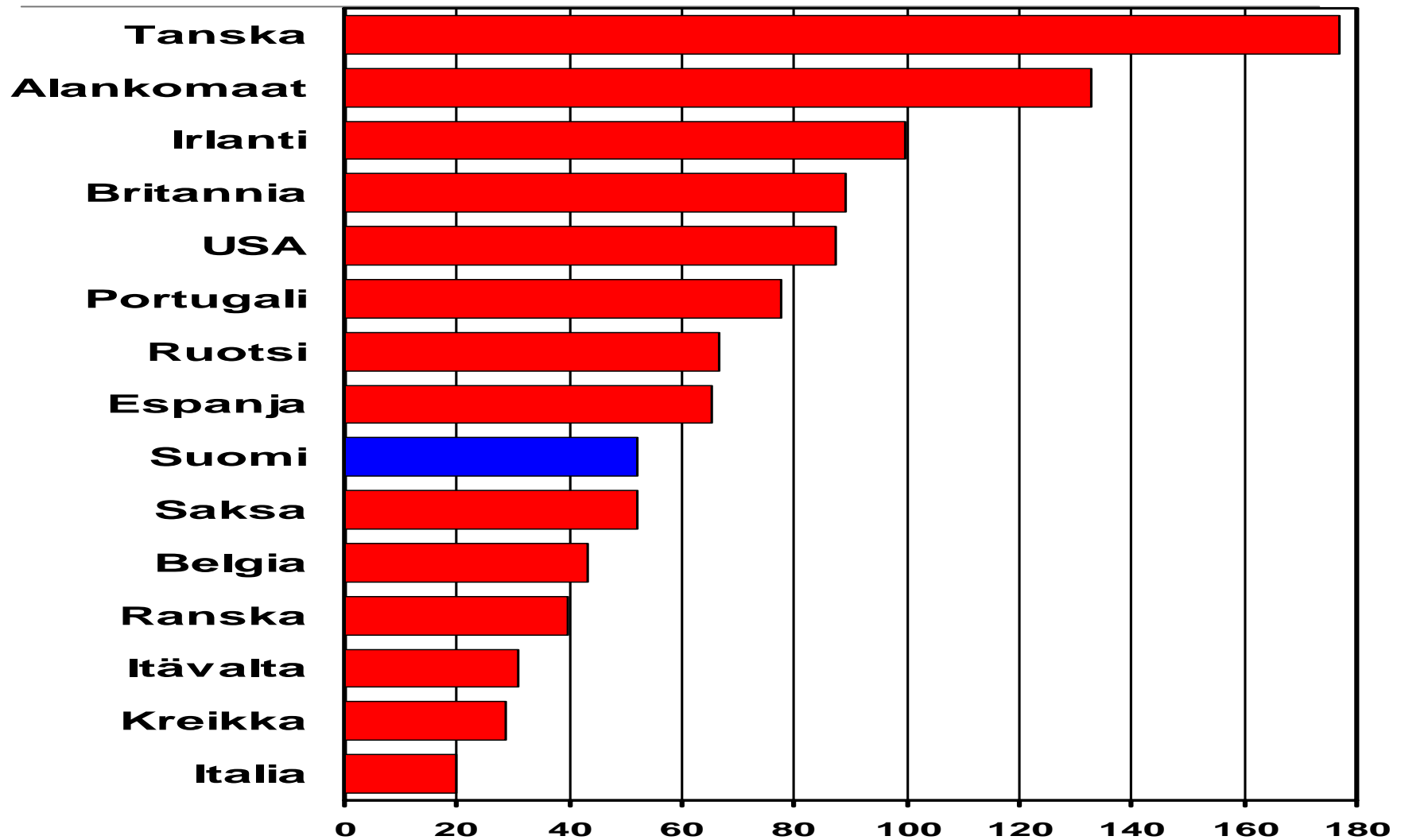
# Kotitalouksien velat ja korkomenot



Source: Reuters EcoWin

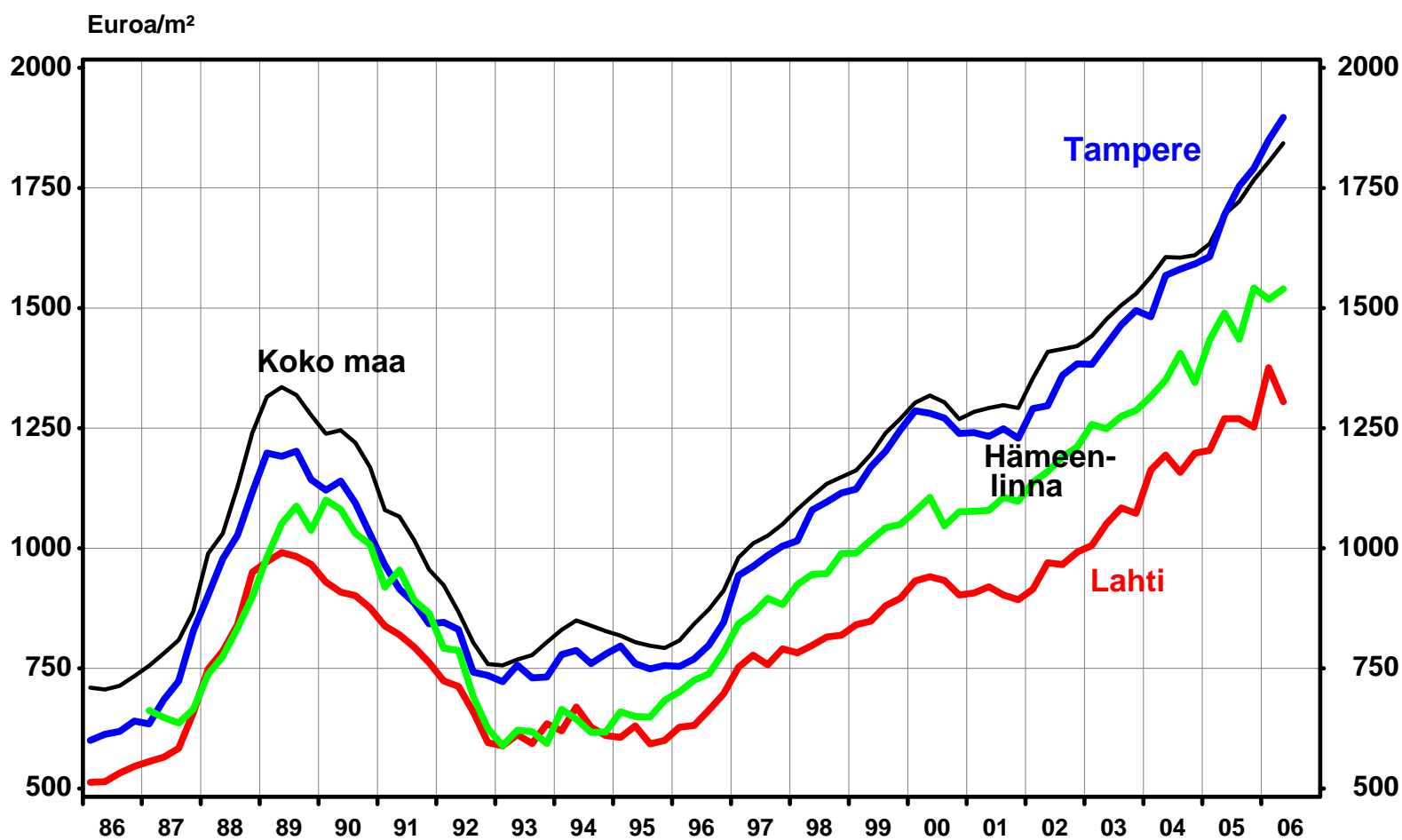
# Asuntovelat / vuositulot (netto)

Vuonna 2004, %



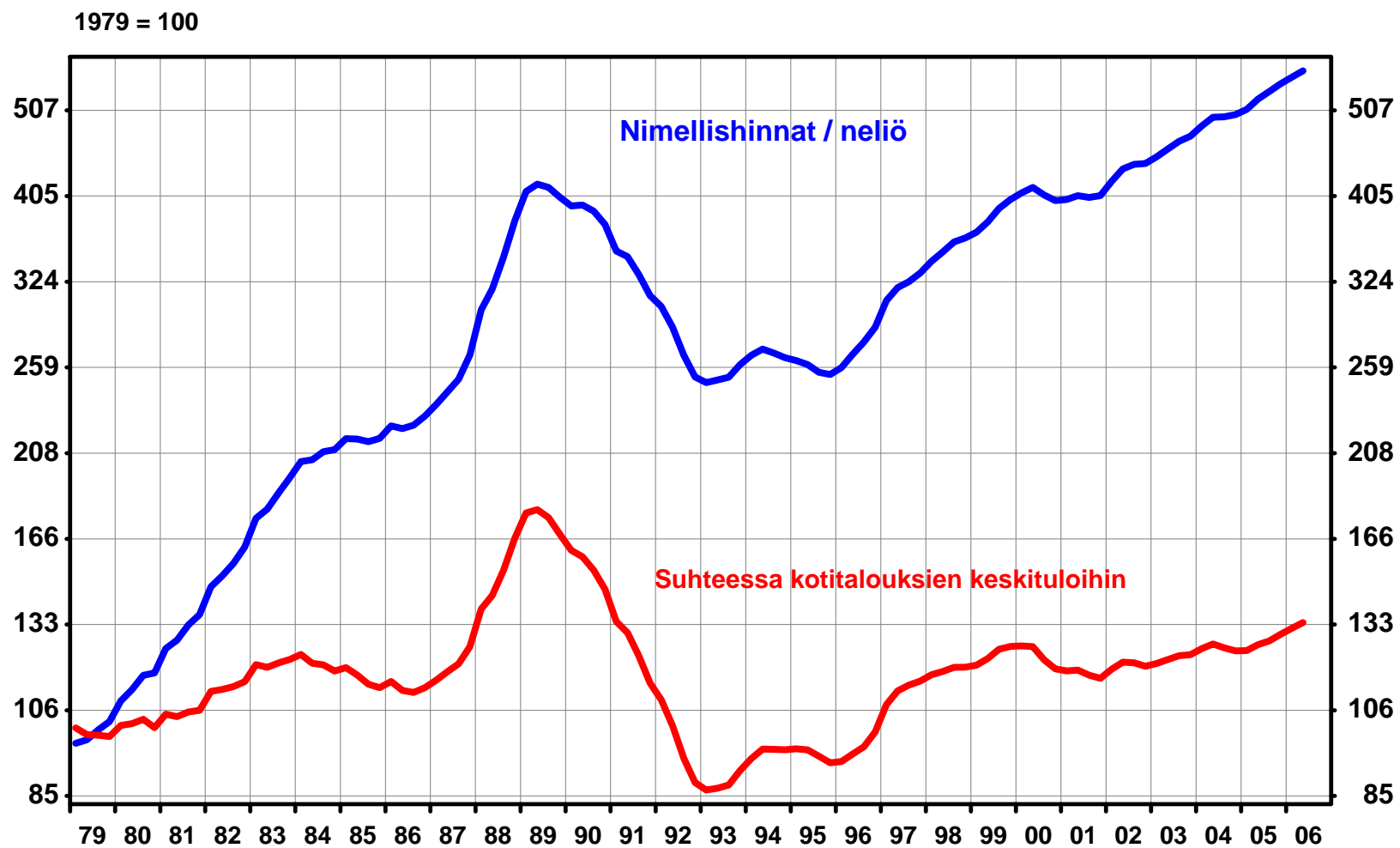
Lähde: European Credit Research Institute

# Kerrostaloasuntojen hinnat



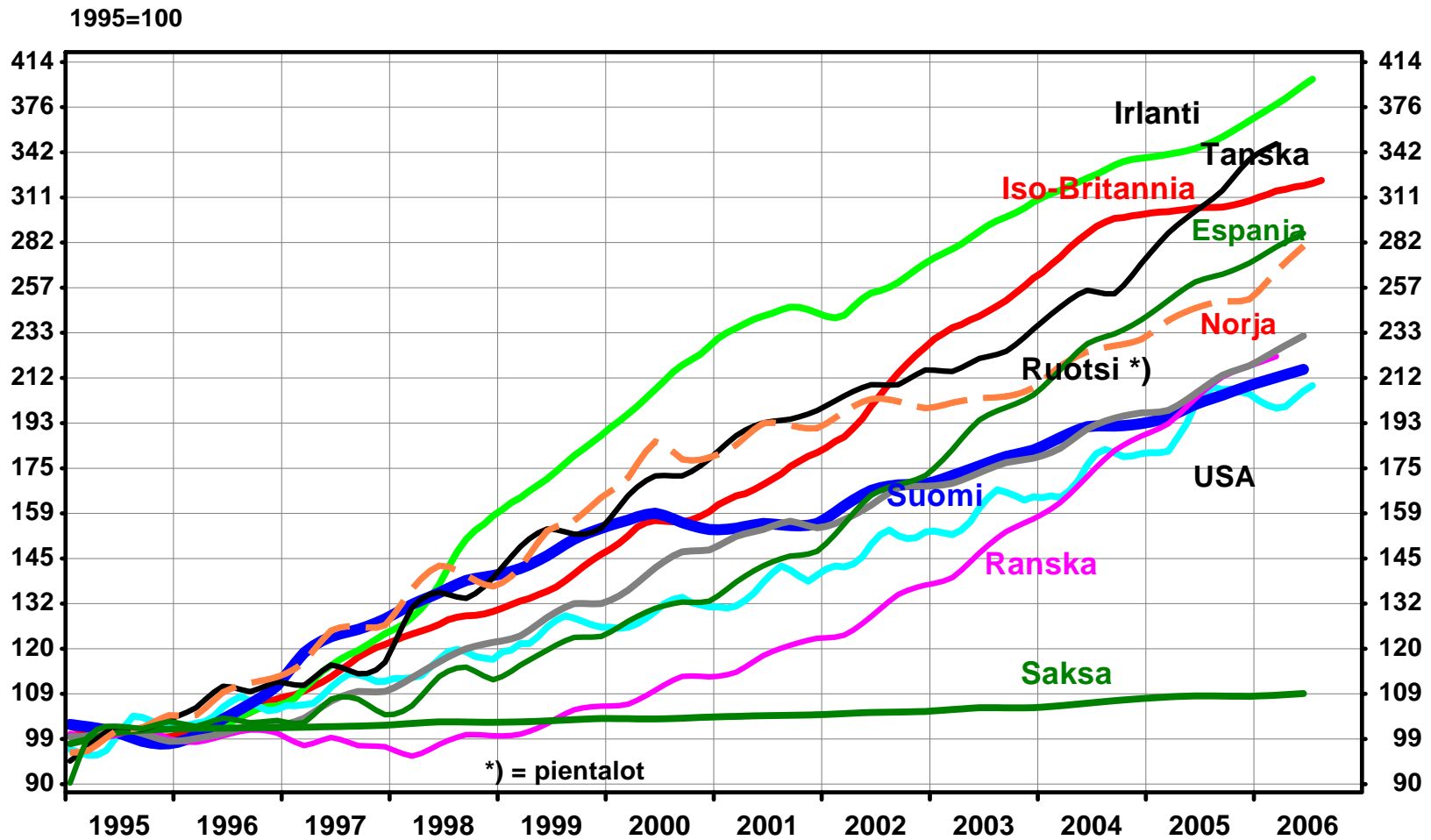
Source: Reuters EcoWin

# Asuntojen hintakehitys



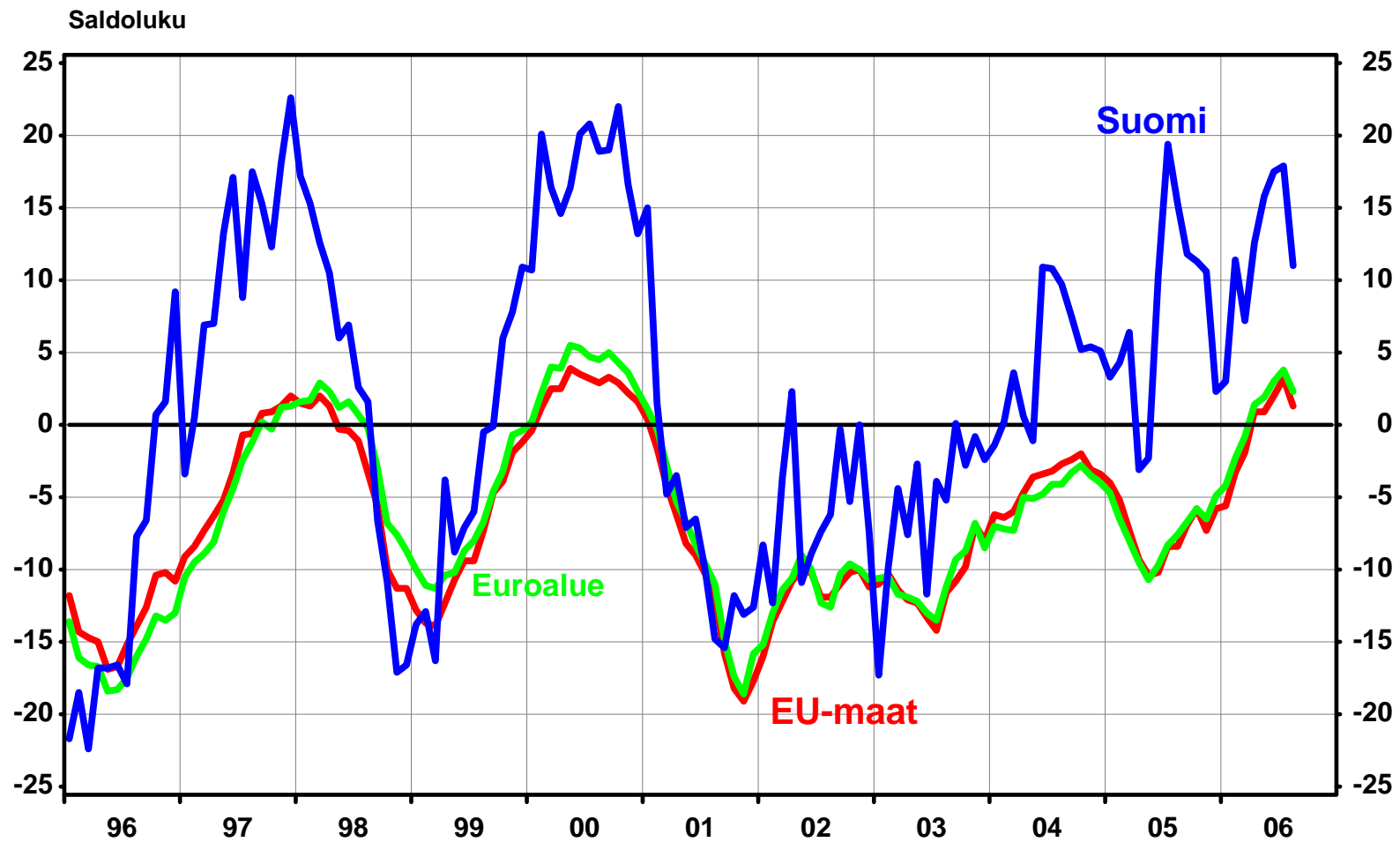
Source: Reuters EcoWin

# Asuntojen hintakehitys



Source: Reuters EcoWin

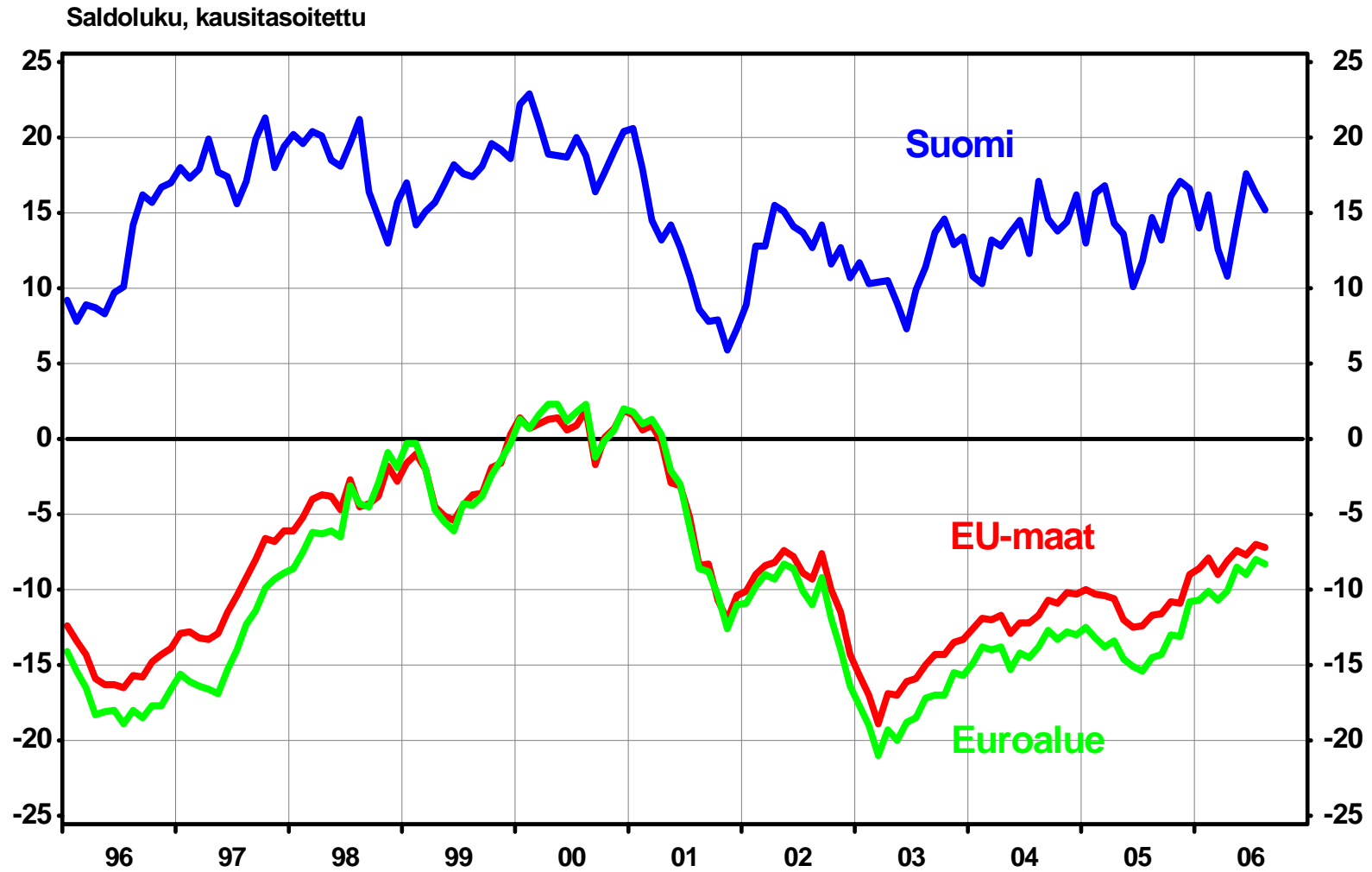
# Teollisuuden luottamusindikaattori



Source: Reuters EcoWin

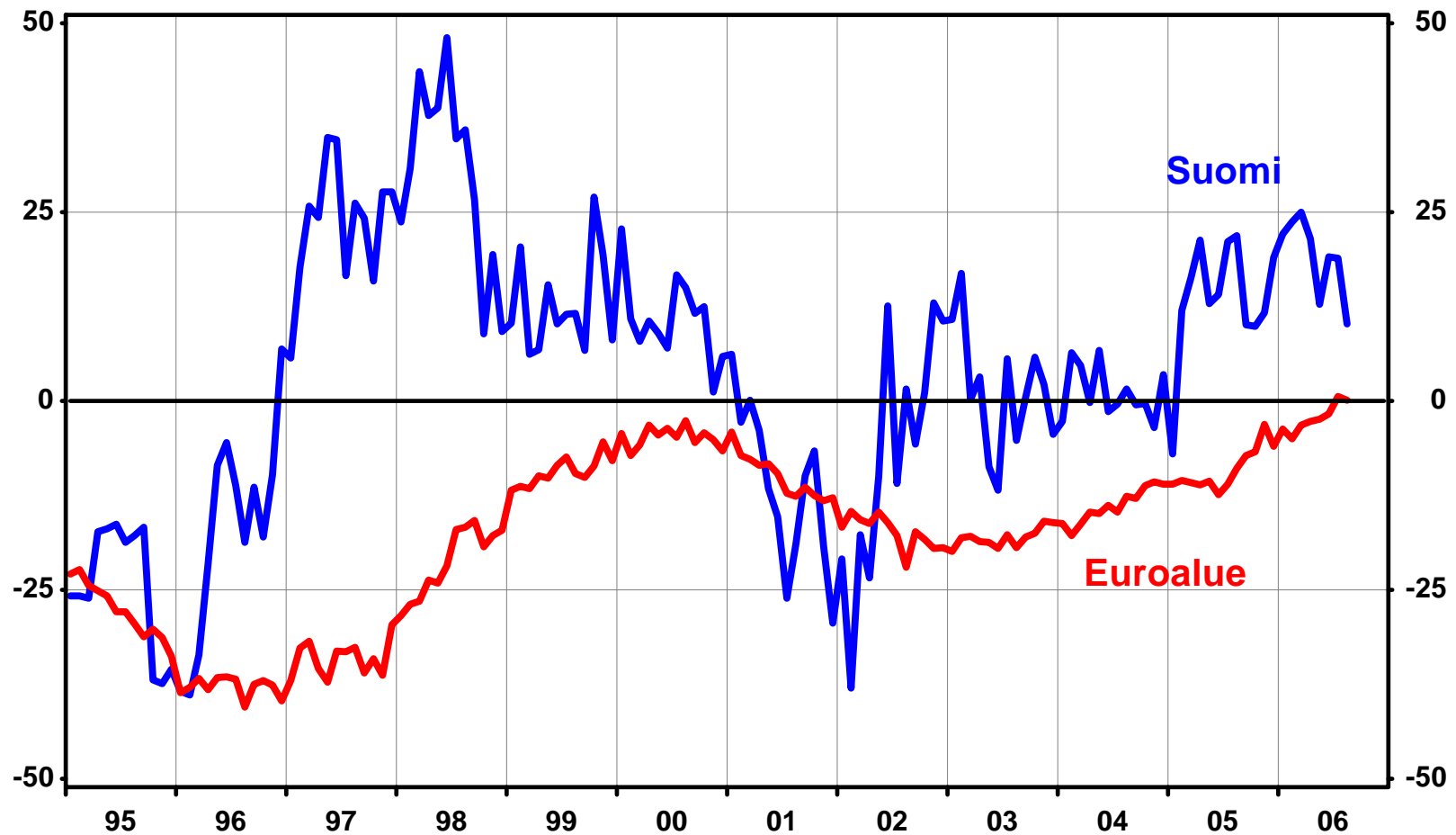


# Kuluttajien luottamus



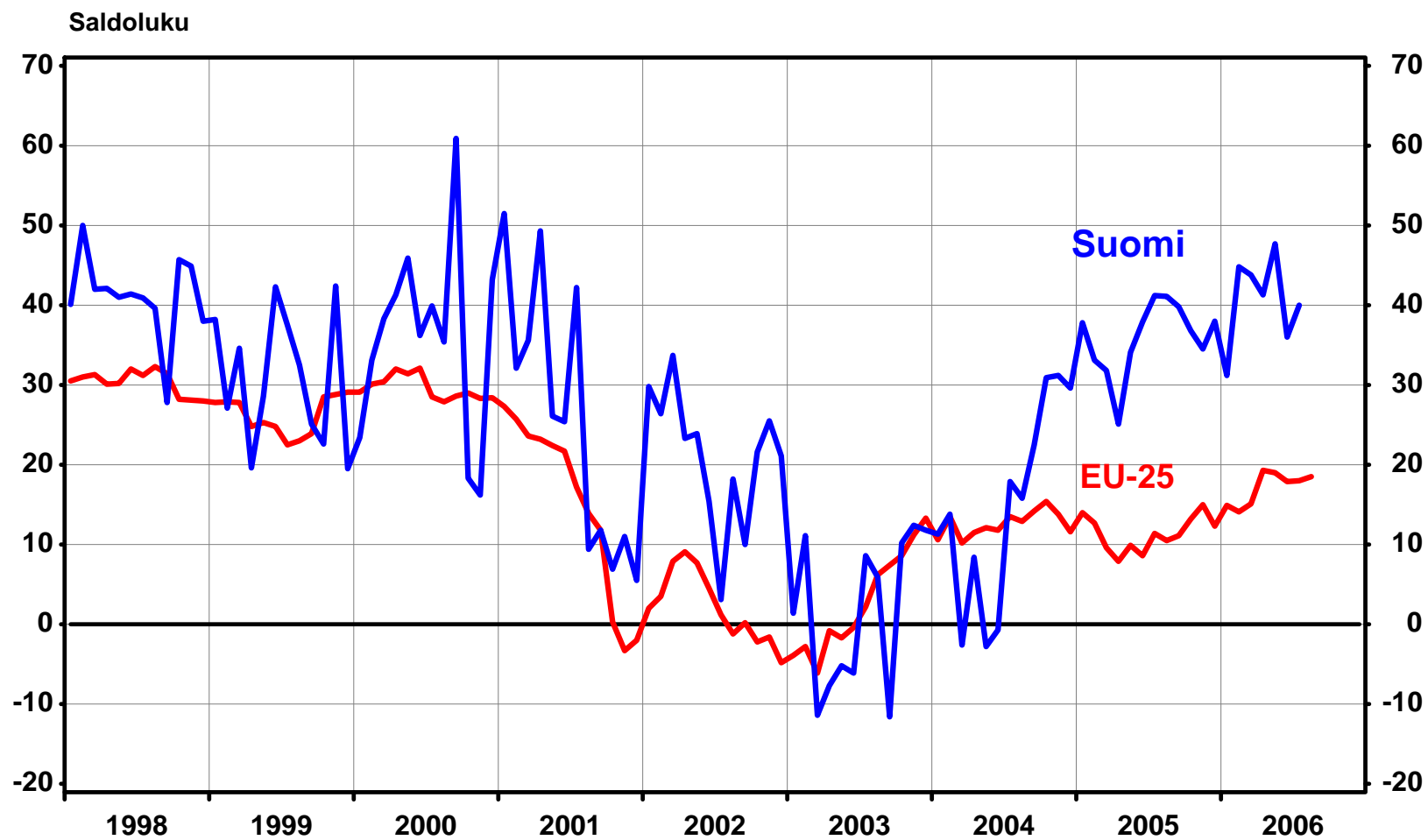
Source: Reuters EcoWin

# Rakennusyritysten luottamus



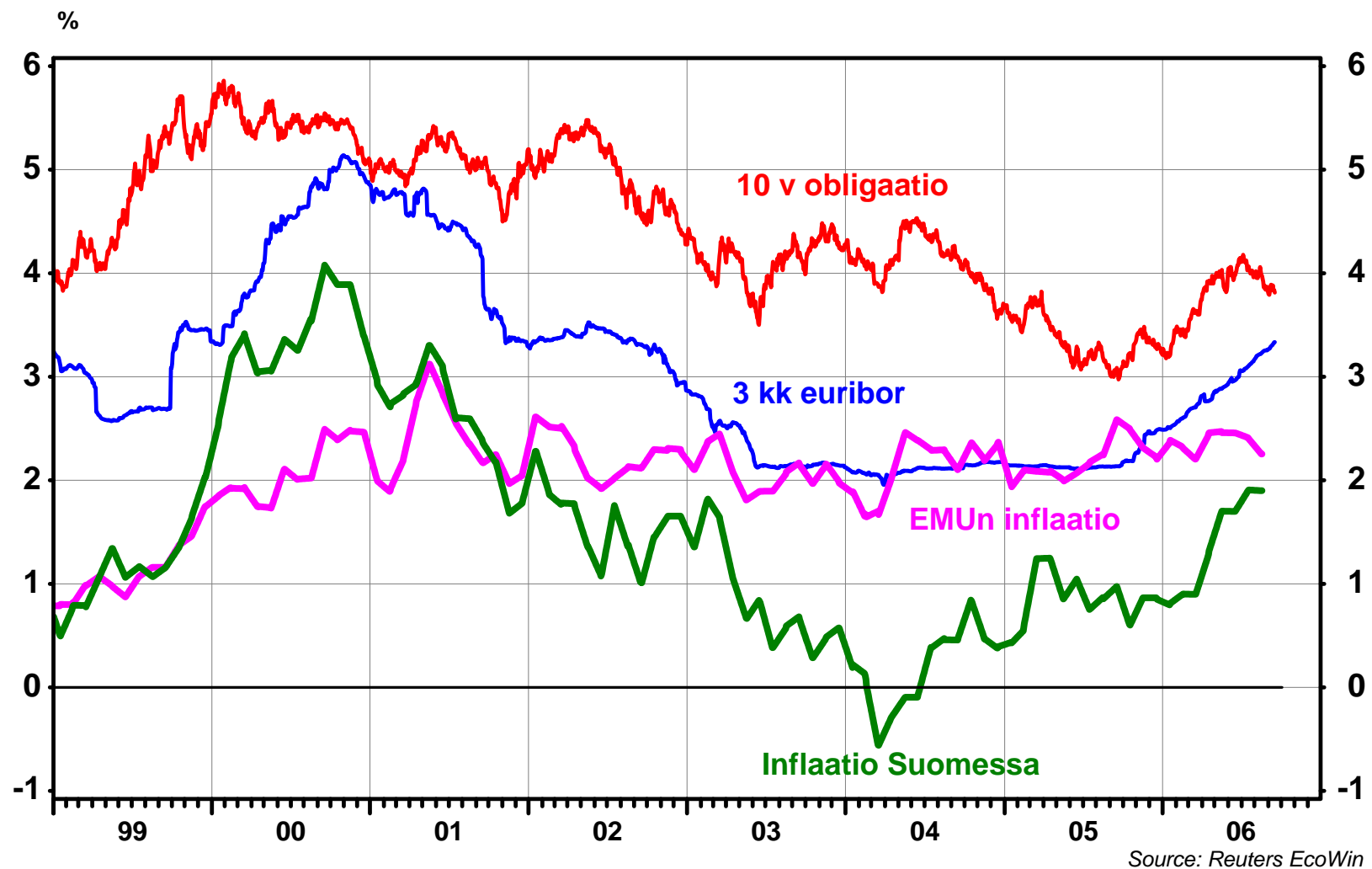
Source: Reuters EcoWin

# Palveluyritysten luottamus

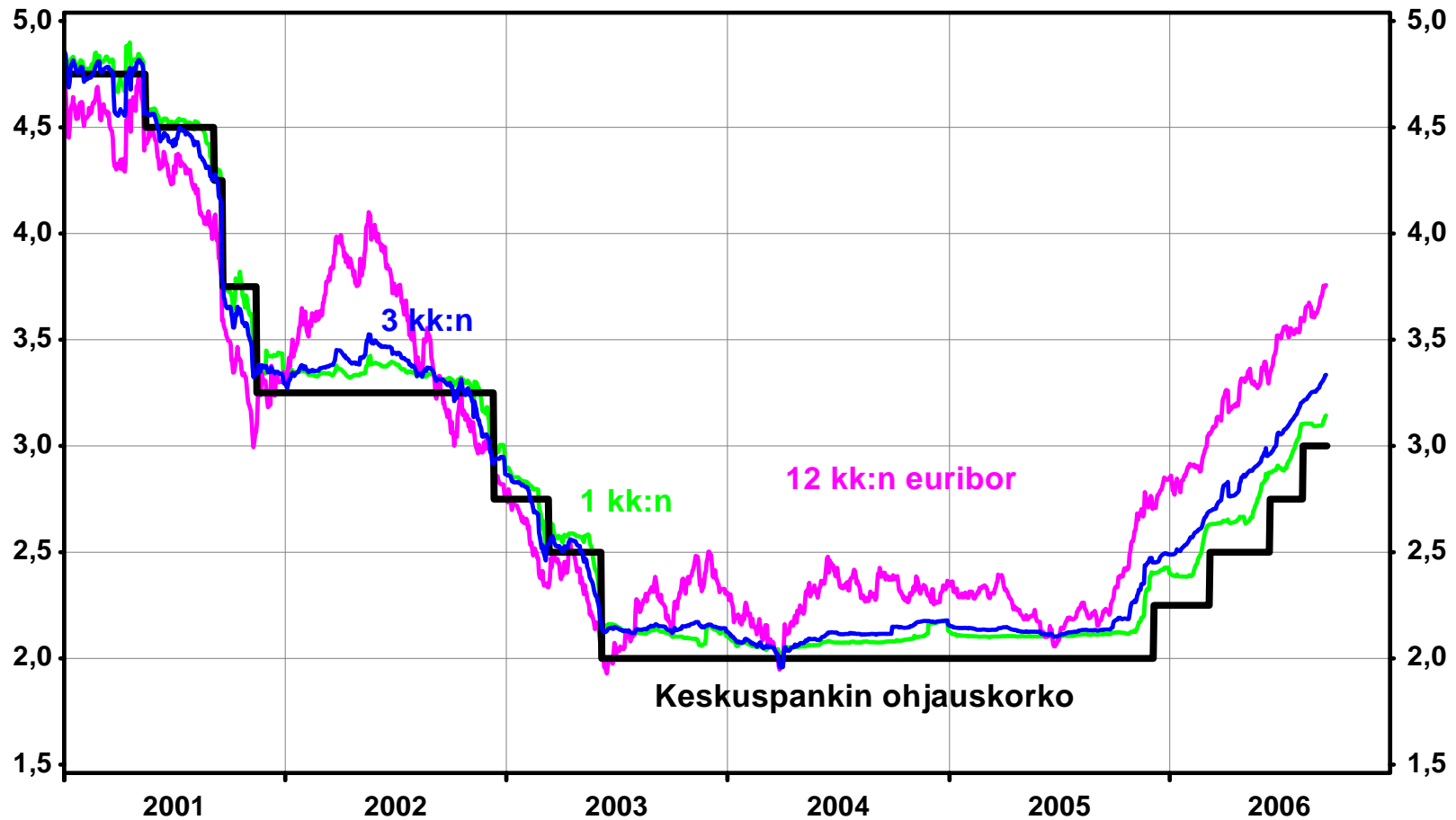


Source: Reuters EcoWin

# Markkinakorot ja inflaatio euroaikana

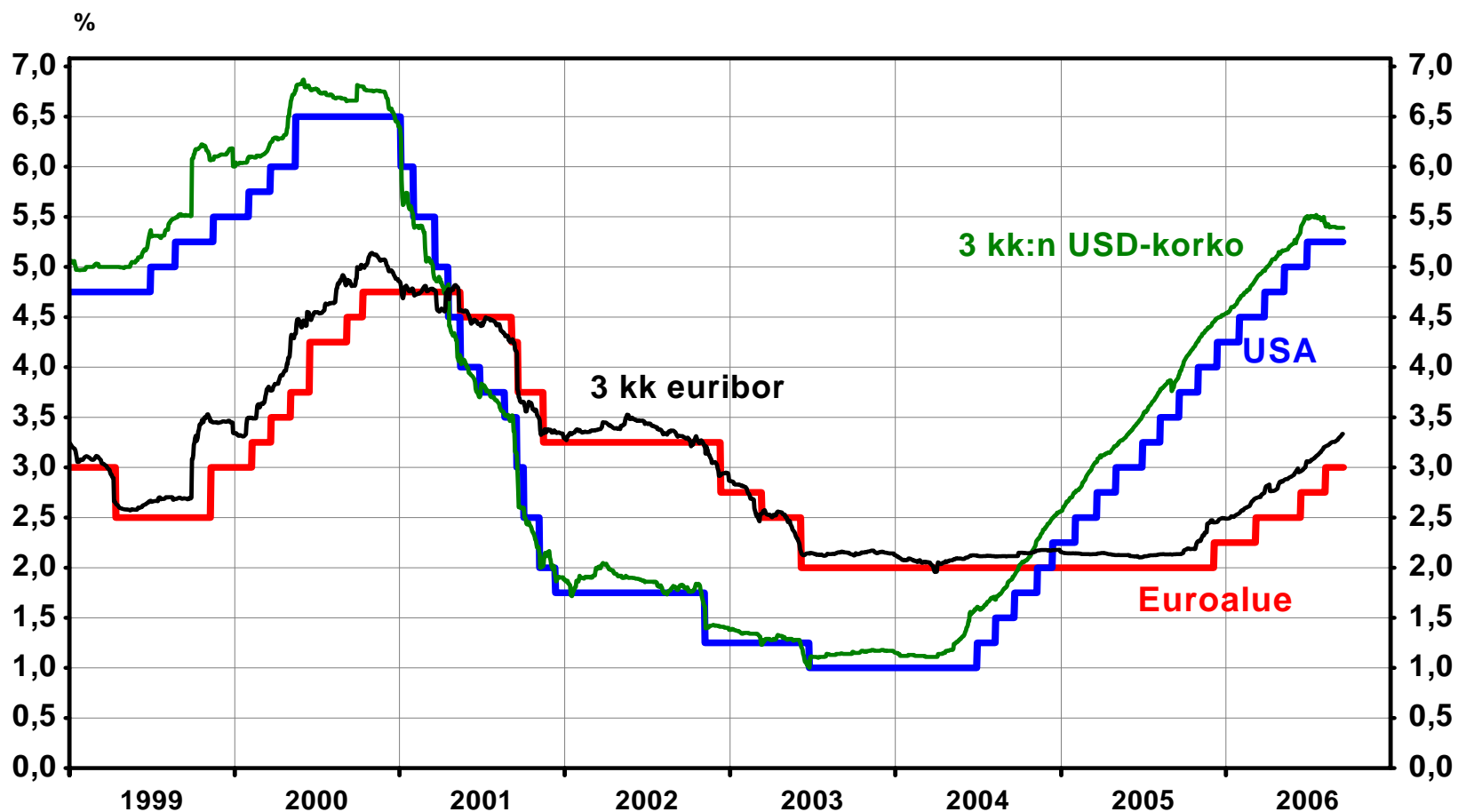


# EKP:n ohjauskorko ja euriborit



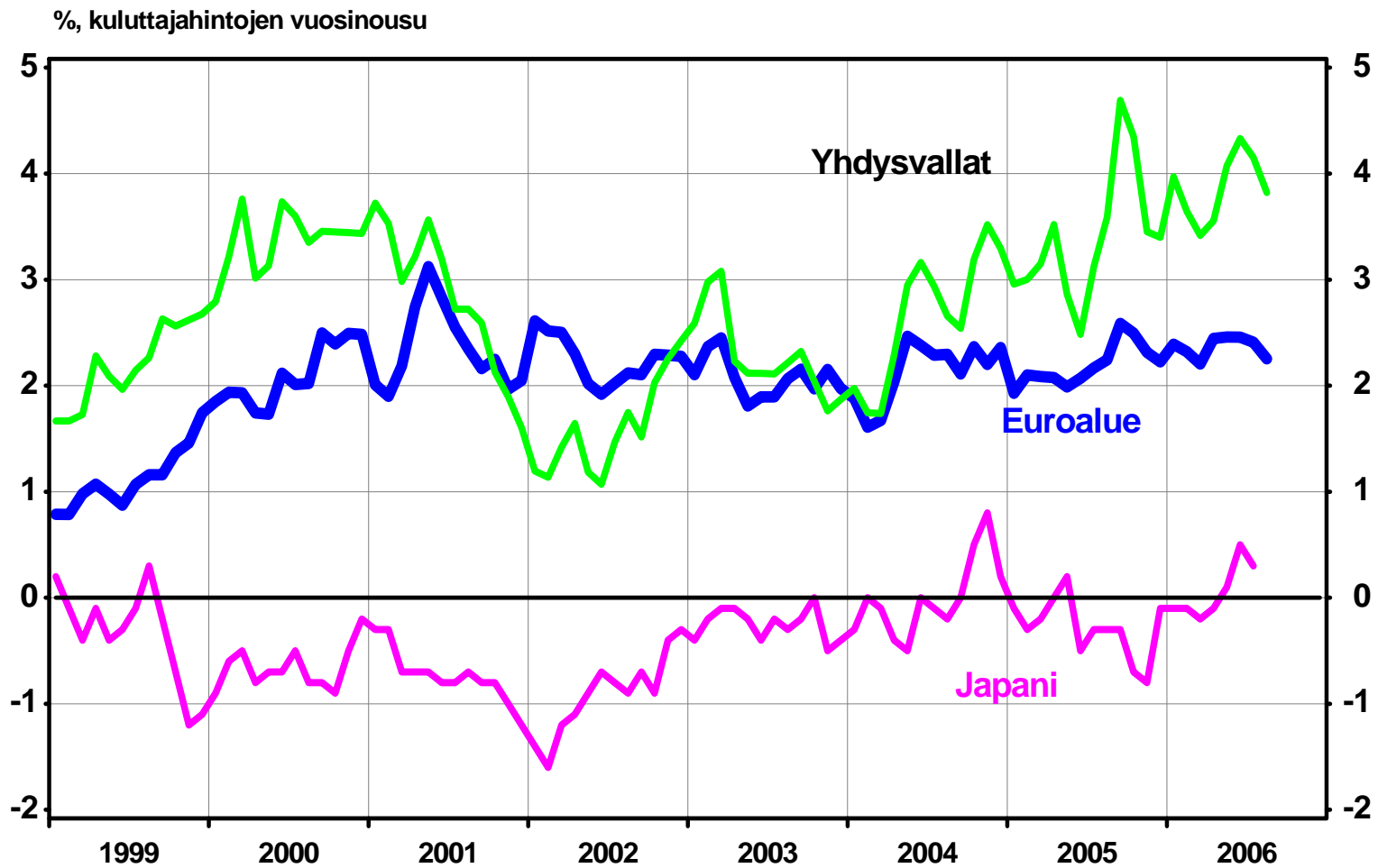
Source: Reuters EcoWin

# Keskuspankin ohjauskorko ja markkinakorot



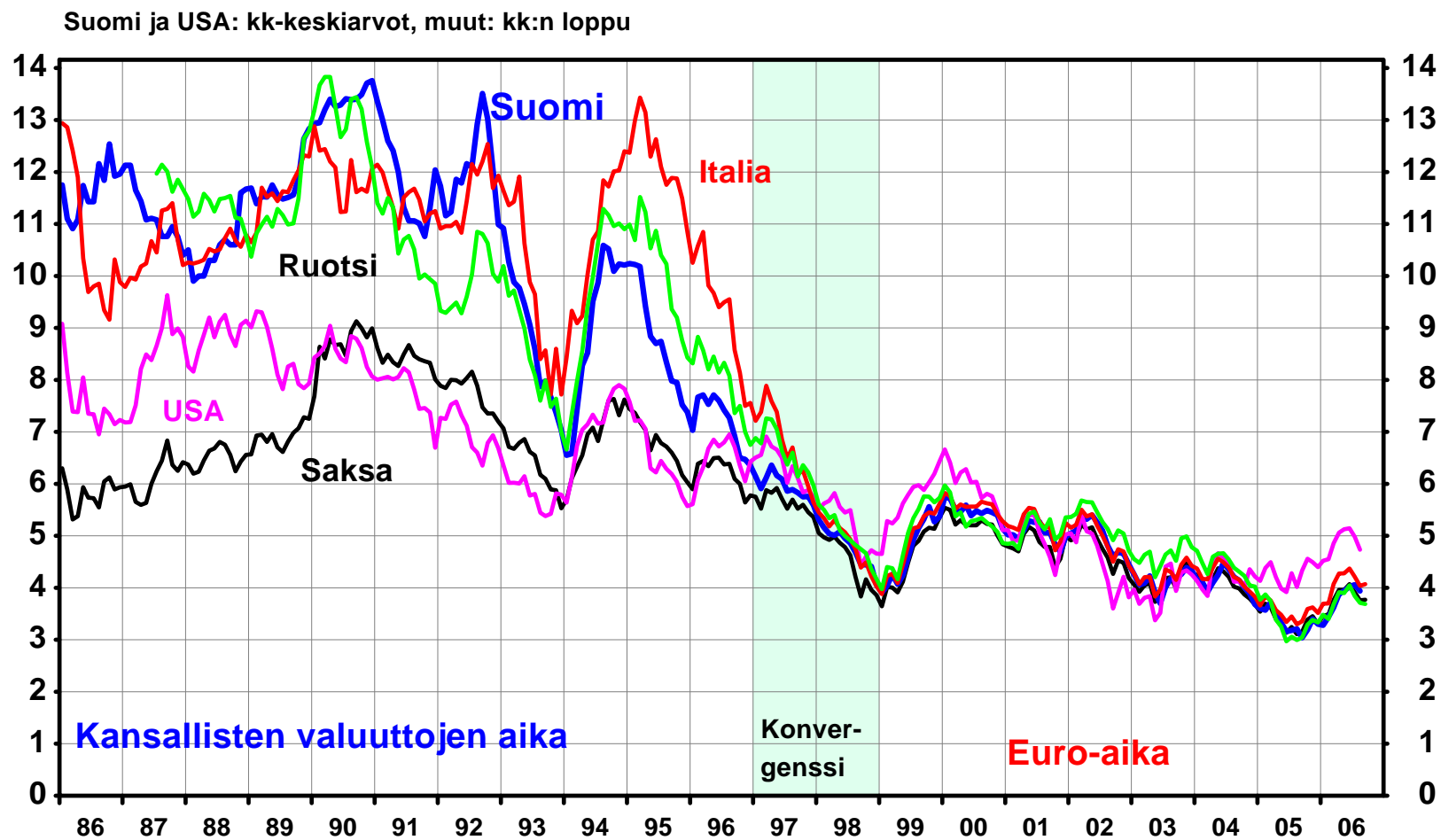
Source: Reuters EcoWin

# Inflaatio



Source: Reuters EcoWin

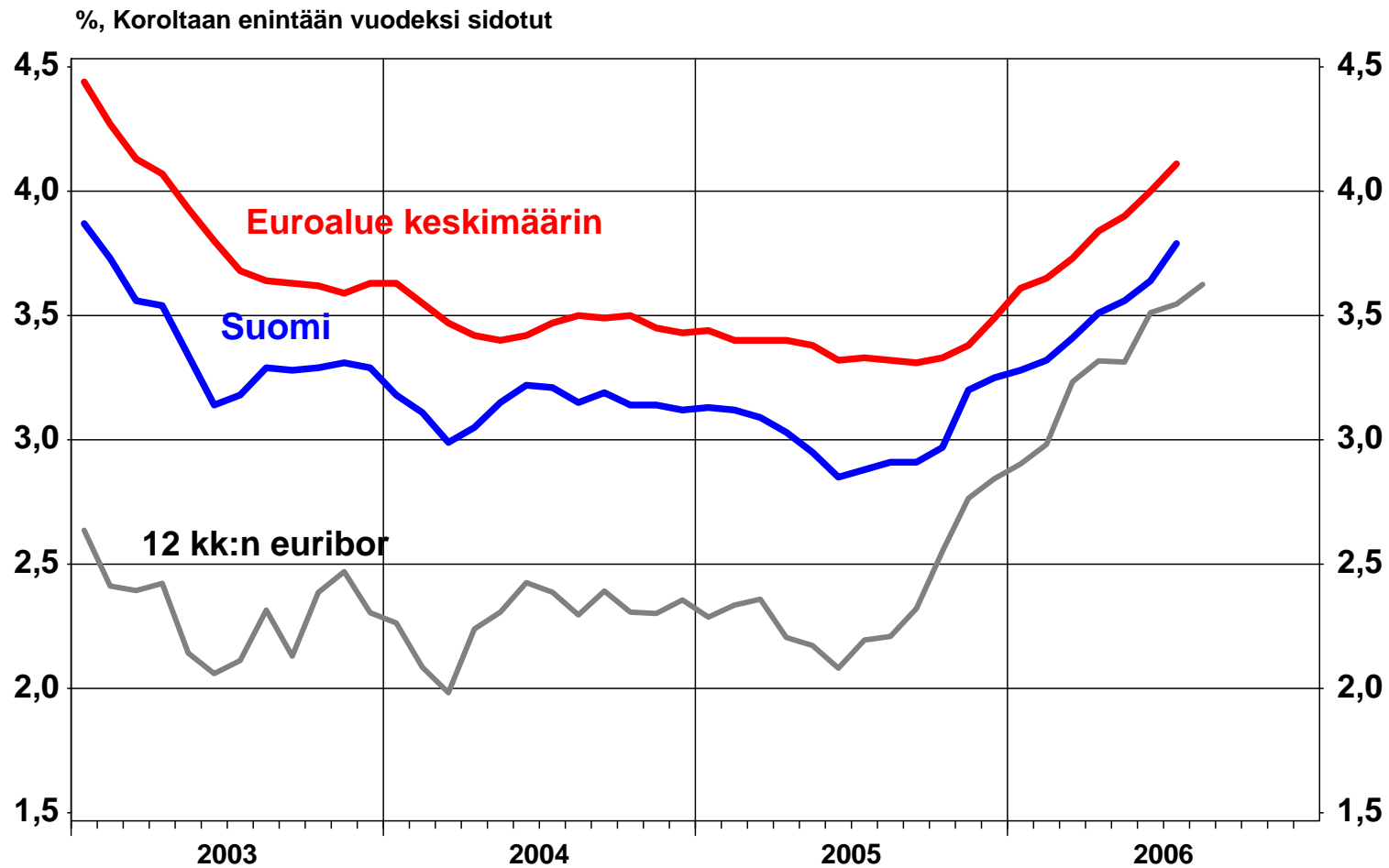
# 10 vuoden markkinakorot



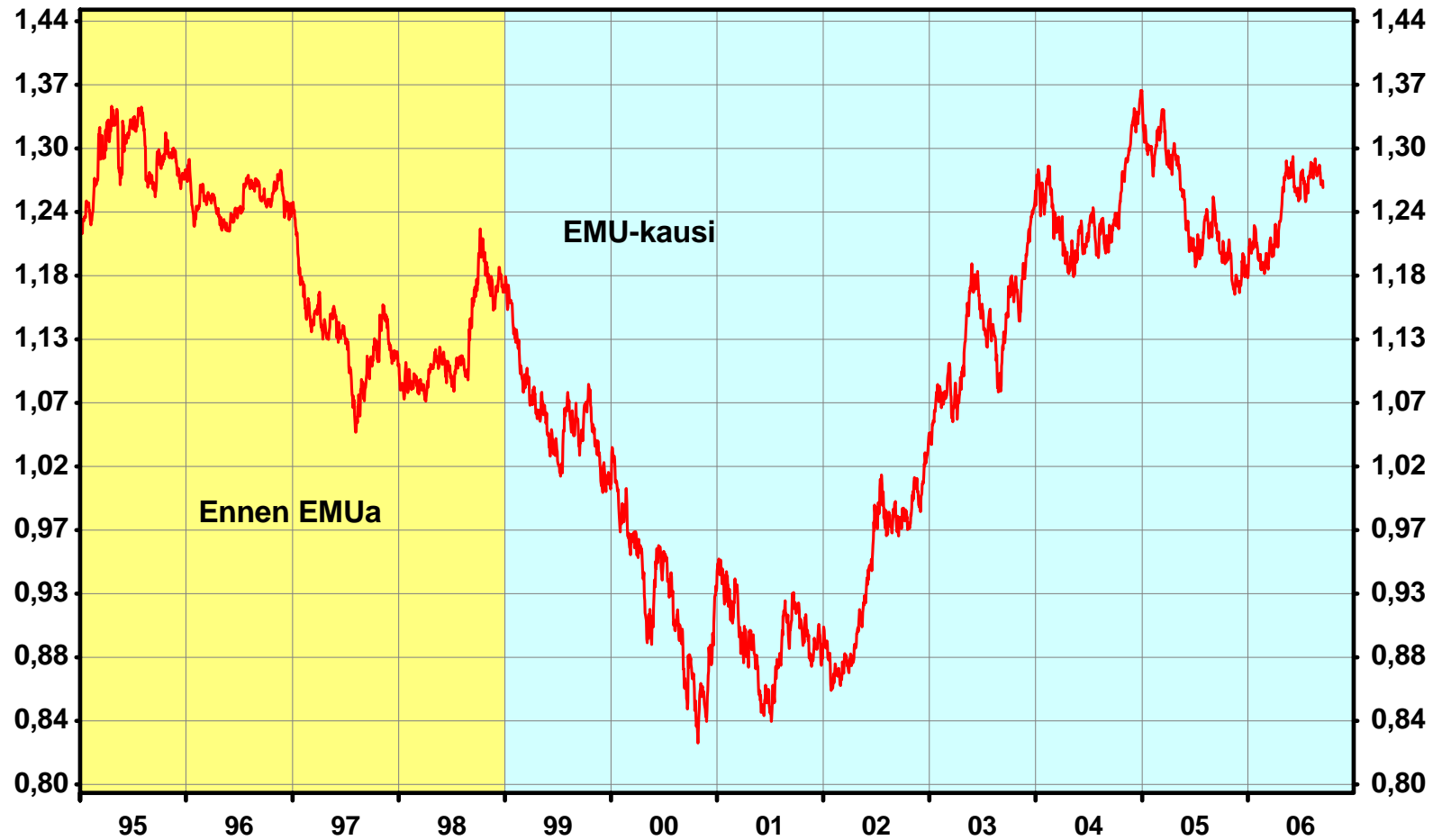
Source: Reuters EcoWin



# Uusien asuntolainojen korot

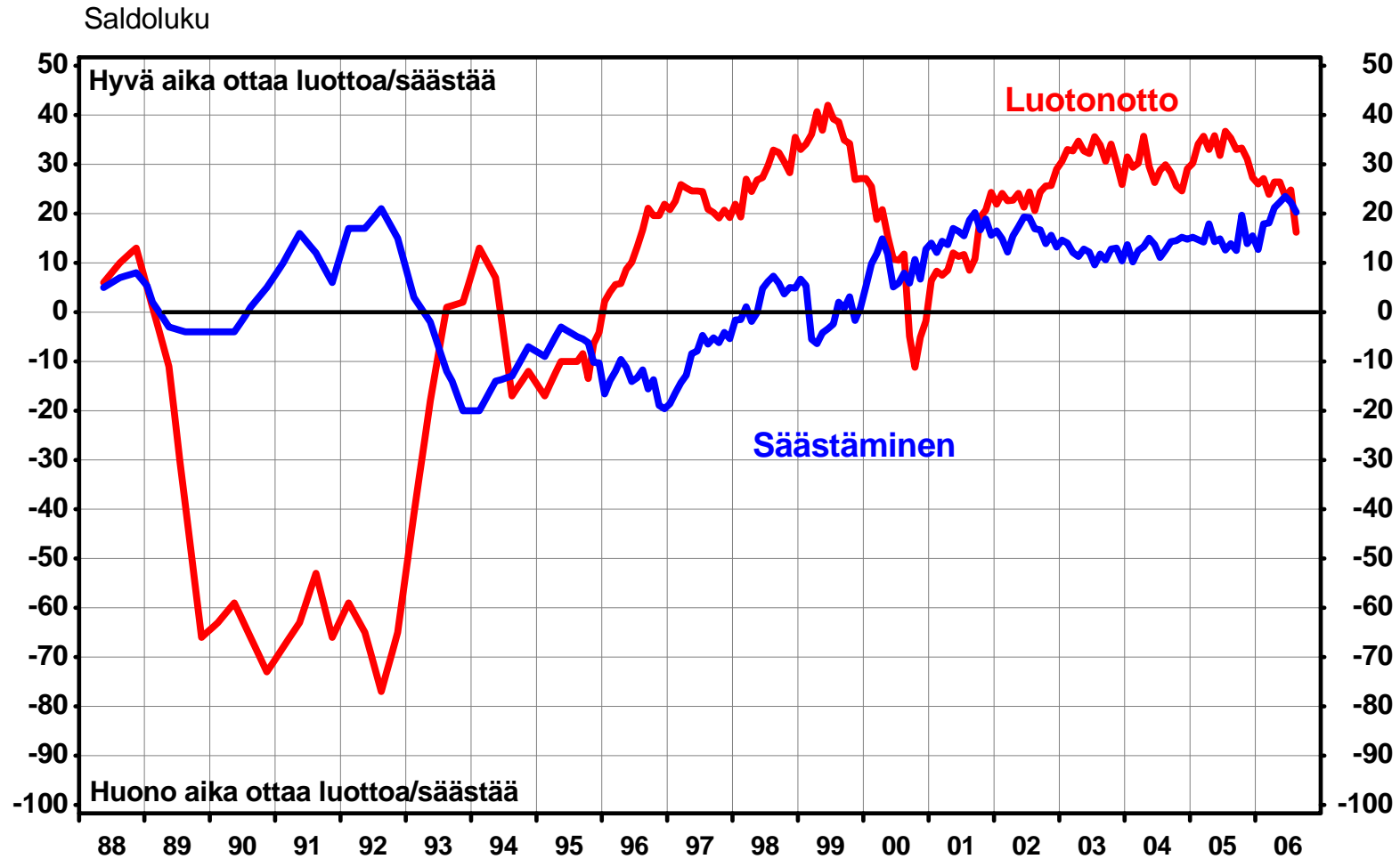


# Euro (ECU) / USD



Source: Reuters EcoWin

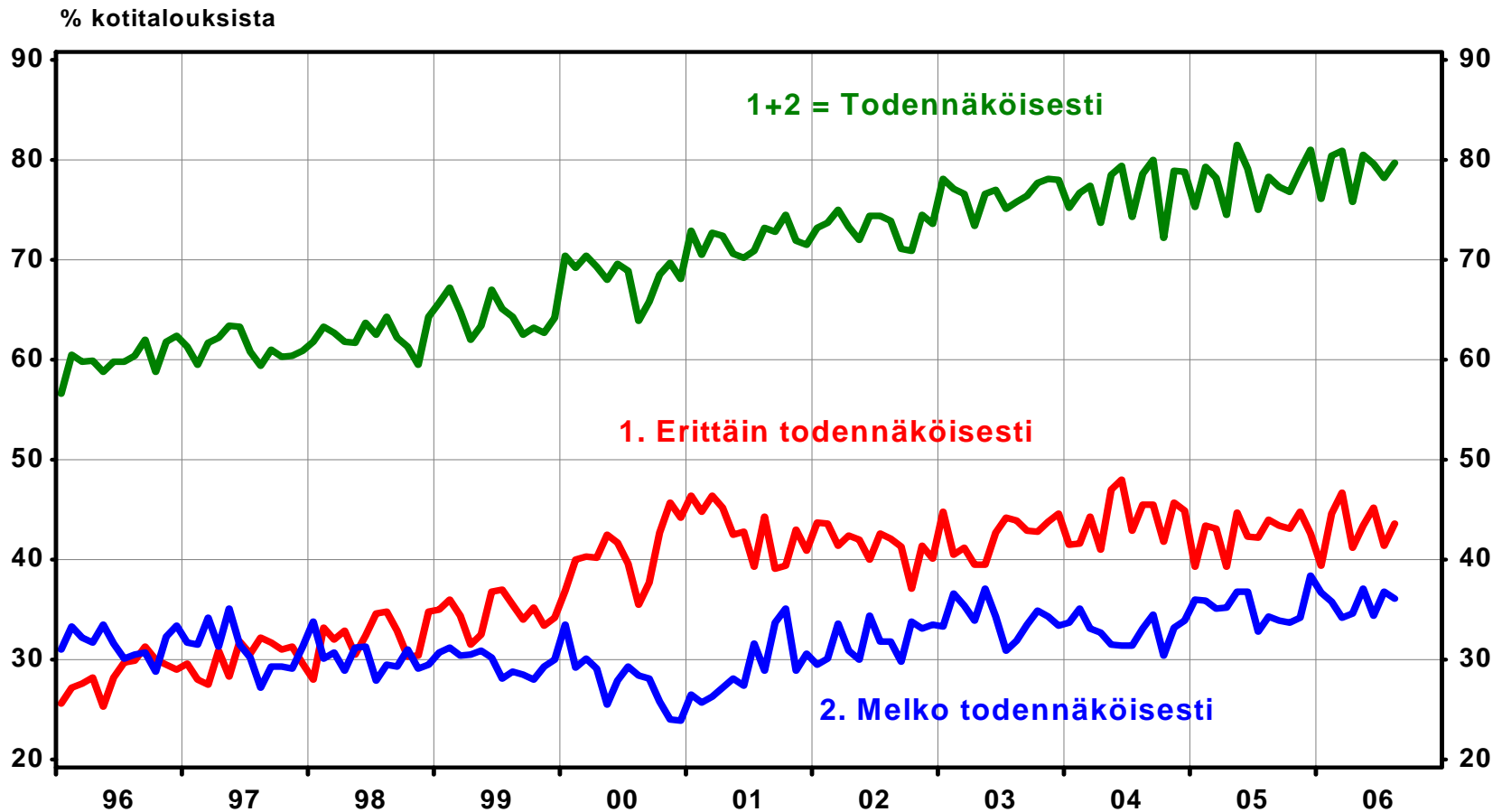
# Ajankohta luotonoton ja säästämisen kannalta



Source: Reuters EcoWin

# Säästämismahdollisuudet

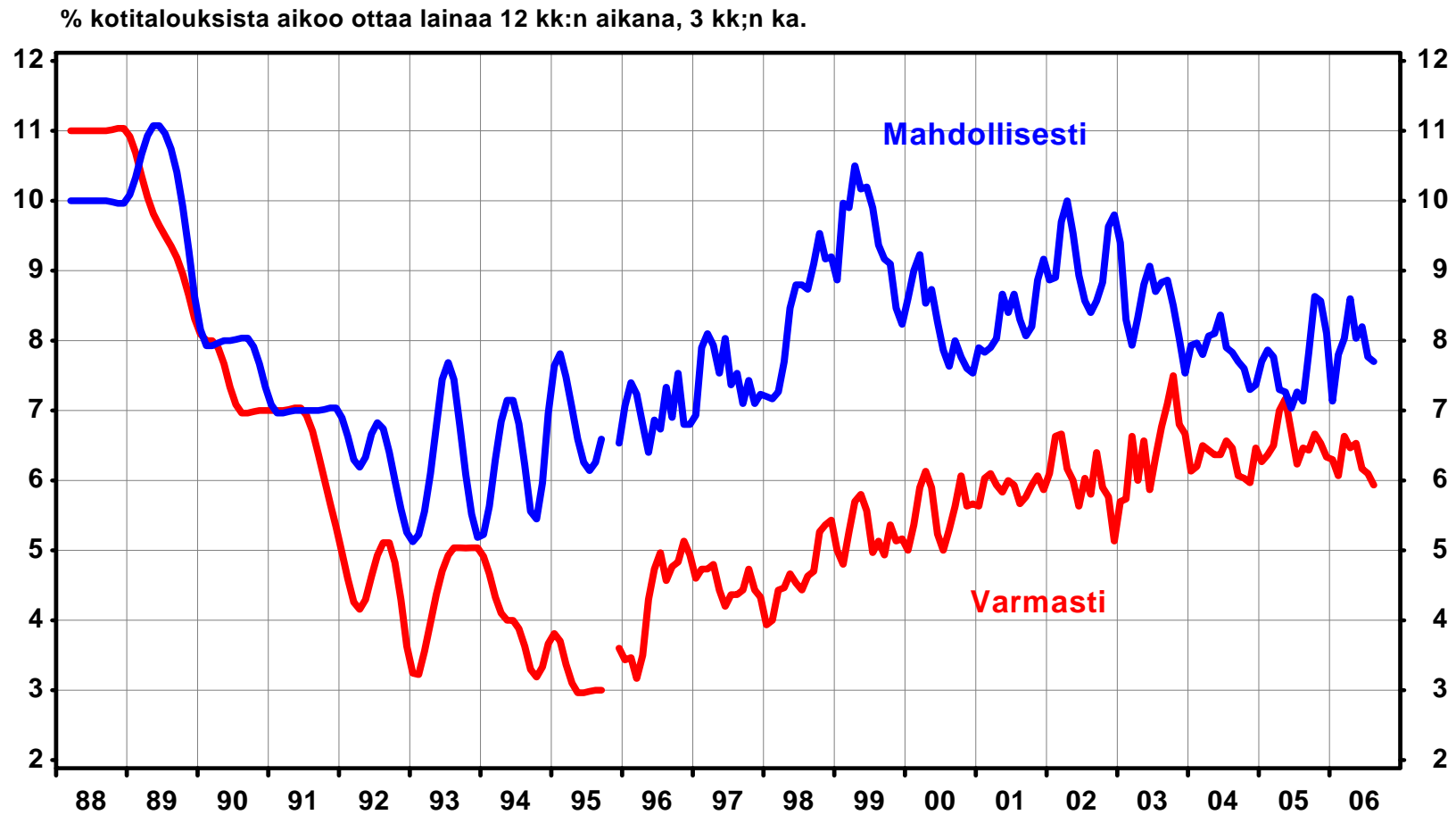
Pystykö taloutenne säästämään seuraavien 12 kk:n aikana ?



Source: Reuters EcoWin

Lähde: Tilastokeskus / Kuluttajabarometri

# Lainanottoaikeet



Source: Reuters EcoWin