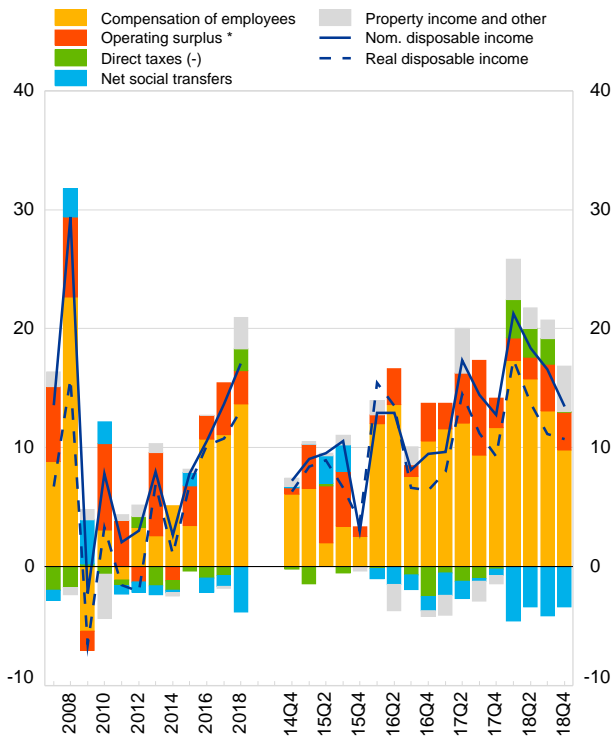


## 1. Household disposable income and components

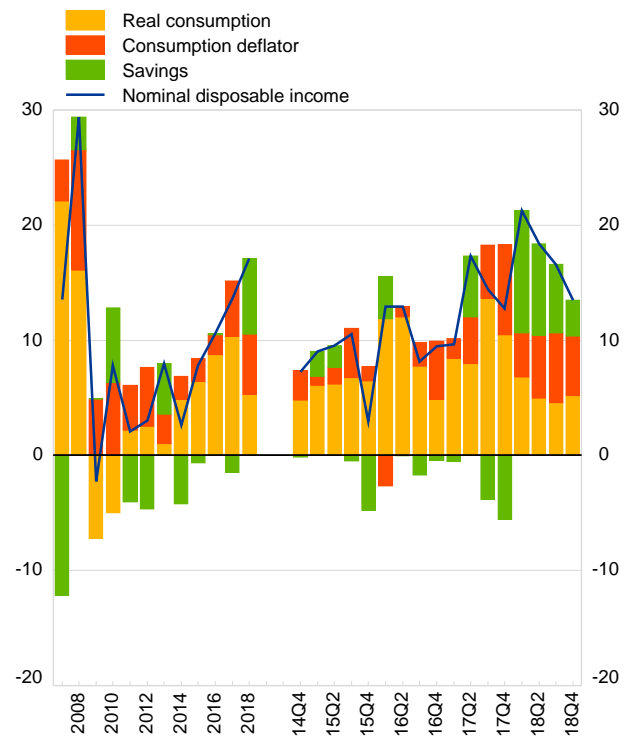
(annual percentage change of real and nominal per capita disposable income and contribution of components)



\* Including mixed income.

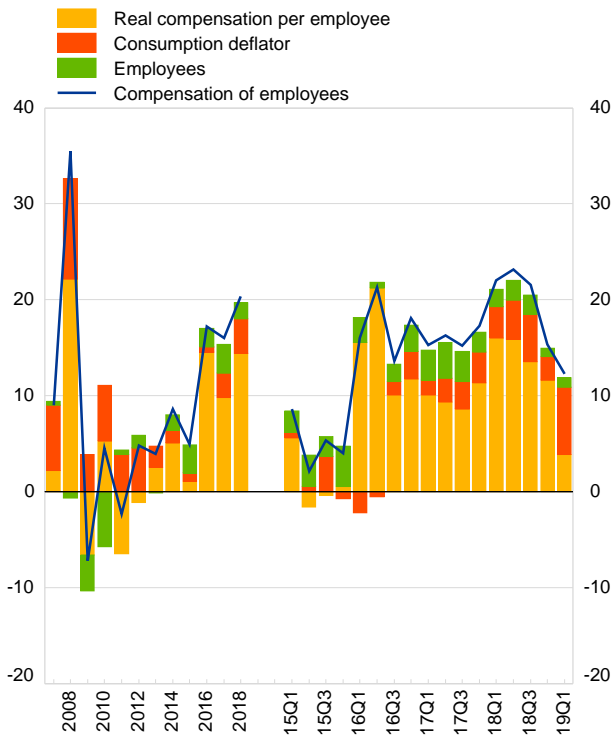
## 2. Household nominal disposable income and its uses

(annual percentage change of per capita nominal disposable income and breakdown into its uses)



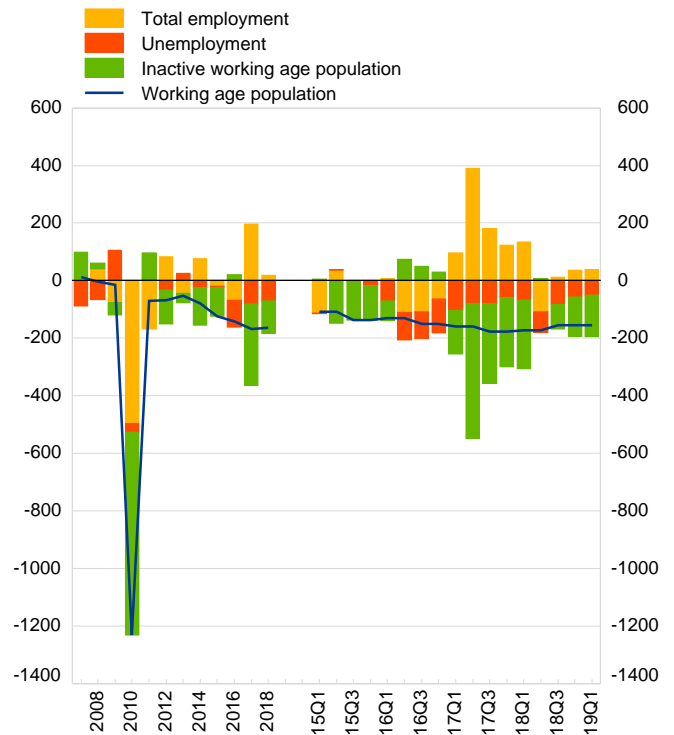
## 3. Compensation of employees and components

(annual percentage change of compensation of employees and its components)



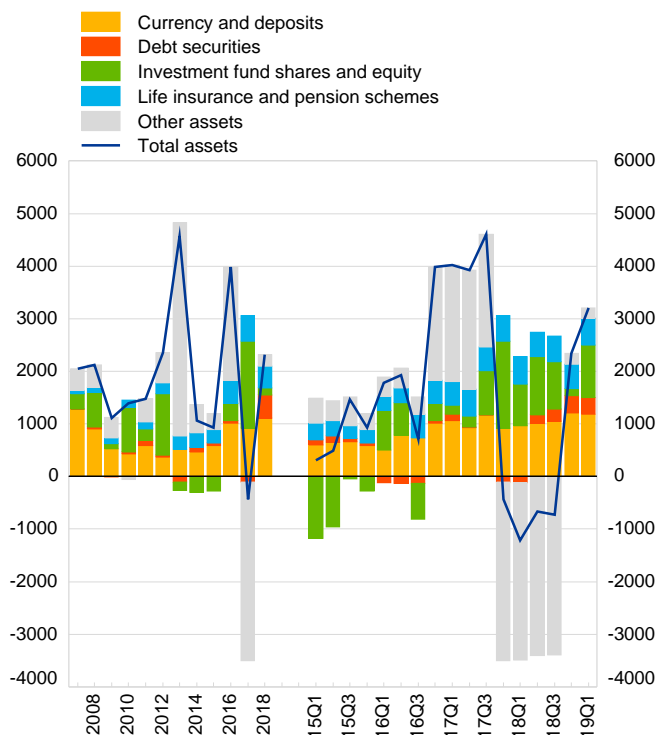
## 4. Labour market participation, employment and unemployment

(thousands of people aged 15 to 64, year-to-year difference)



## 6. Household investments in financial assets and contributions by components

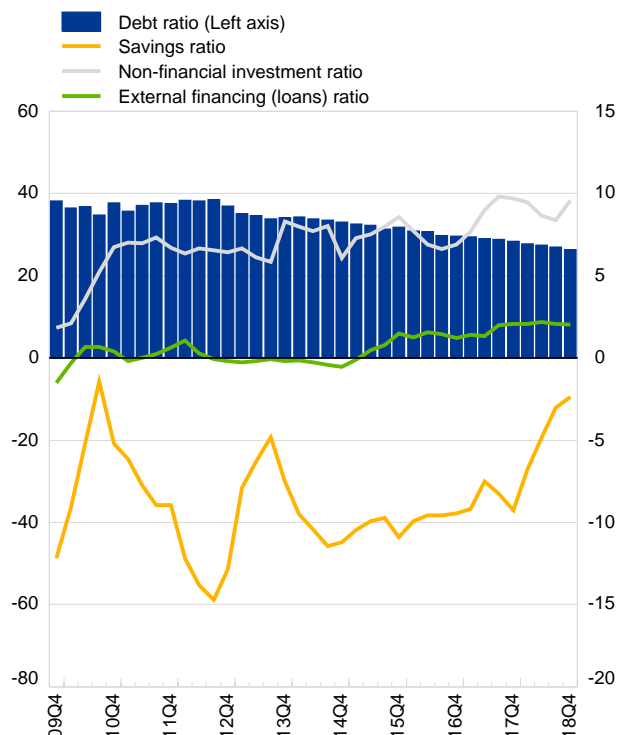
(national currency per capita, annual transactions and transactions over four quarters)



Note: charts 5 and 8 are not available for Romania

## 7. Household saving, non-financial investment, external financing and debt

(transactions over four quarters as a percentage of disposable income, except for debt ratio: outstanding debt over disposable income)



	2014	2015	2016	2017	2018	2018 Q1	2018 Q2	2018 Q3	2018 Q4	2019 Q1
	<i>ECB reference exchange rate, average through period</i>									
Romanian leu / Euro	4.44	4.45	4.49	4.57	4.65	4.66	4.65	4.65	4.66	4.74

## 9.A Household key indicators

	2014	2015	2016	2017	2018	2018 Q1	2018 Q2	2018 Q3	2018 Q4	2019 Q1
<b>1.1 Disposable income per capita</b>	<i>Annual percentage change</i>									
Nominal gross disposable income	2.6	7.8	10.6	13.7	17.1	21.2	18.4	16.6	13.5	.
Deflator of final consumption	1.3	0.9	0.5	2.6	3.6	3.3	4.1	4.9	2.5	7.0
Real gross disposable income	1.0	6.8	10.2	10.8	13.1	17.4	13.7	11.1	10.7	.
Real final consumption	5.7	7.7	5.6	12.4	6.2	6.3	5.3	4.7	6.2	7.0
<b>1.2 Saving, investment and debt</b>	<i>Percentage over disposable income</i>									
Savings ratio	-11.2	-10.9	-9.5	-9.3	-2.4	-6.8	-4.9	-3.0	-2.4	.
Non-financial investment ratio	6.1	8.6	6.9	9.7	9.6	9.5	8.6	8.4	9.6	.
External financing (loans) ratio	-0.5	1.5	1.2	2.1	2.0	2.1	2.2	2.1	2.0	.
Debt ratio	33.0	31.8	29.7	28.4	26.4	27.7	27.4	26.9	26.4	.
<b>1.3 Employment</b>	<i>Percentage over disposable income</i>									
Unemployment rate	6.8	6.8	5.9	4.9	4.2	4.4	4.3	4.0	4.1	3.9
Total employment, y-o-y%	0.8	-0.9	-1.0	2.6	0.2	1.8	-1.5	0.1	0.5	0.1

## 9.B Summary of accounts

	2014	2015	2016	2017	2018	2018 Q1	2018 Q2	2018 Q3	2018 Q4	2019 Q1
<b>2.1 Decomposition of gross disposable income</b>	<i>Contribution to annual percentage change</i>									
Compensation of employees (+)	5.1	3.5	10.7	11.1	13.7	17.3	15.8	13.1	9.8	.
Gross operating surplus (+)	-1.2	3.4	2.0	4.4	2.8	1.9	1.8	3.9	3.2	.
Net social transfers (+)	-0.2	1.1	-1.2	-0.9	-3.8	-4.6	-3.4	-4.2	-3.4	.
Property income/other transf.(+)	-0.2	0.2	0.0	-0.1	2.6	3.4	1.8	1.6	3.8	.
Direct taxes (-)	-0.8	-0.4	-1.0	-0.7	1.8	3.2	2.4	2.1	0.1	.
Gross disposable income	2.6	7.8	10.6	13.7	17.1	21.2	18.4	16.6	13.5	.
<b>2.2 Saving, investment and net borrowing flows</b>	<i>National currency per capita, four quarter sum</i>									
Saving, gross <sup>(1)</sup>	-1,891.3	-1,917.4	-1,958.7	-2,239.7	-578.1	-1,724.3	-1,282.2	-817.2	-578.1	.
Non-financial investment, gross	1,112.5	1,696.4	1,506.2	2,409.9	2,791.5	2,454.0	2,338.7	2,358.8	2,791.5	.
Net lending(+)/net borrowing(-)	-3,003.8	-3,613.8	-3,464.8	-4,649.5	-3,369.6	-4,178.3	-3,620.9	-3,176.0	-3,369.6	.
<b>2.3 Financial investment</b>	<i>National currency per capita, four quarter sum</i>									
Currency and deposits	468.8	591.2	1,018.9	914.7	1,211.5	966.9	1,013.4	1,052.7	1,211.5	1,189.0
Debt securities	86.2	44.3	43.6	-110.2	324.6	-116.8	157.0	230.5	324.6	317.1
Investment funds and shares	-306.1	-274.4	327.1	1,651.8	136.5	794.5	1,104.6	903.1	136.5	995.0
Life insurance and pension schemes	274.7	259.6	438.2	498.3	455.6	514.9	463.6	484.3	455.6	510.9
Other assets	538.1	301.9	2,161.0	-3,394.8	210.6	-3,373.3	-3,404.1	-3,398.1	210.6	198.5
Total assets	1,061.7	922.6	3,988.8	-440.2	2,338.8	-1,213.7	-665.4	-727.5	2,338.8	3,210.5
<b>2.4 Financial liabilities</b>	<i>National currency per capita, four quarter sum</i>									
Short-term loans	-16.7	12.1	12.7	19.9	1.9	13.4	15.9	23.3	1.9	6.0
Long-term loans	-82.2	283.6	253.3	489.5	584.4	522.0	570.5	561.6	584.4	552.0
Other liabilities	347.4	31.7	465.7	181.0	-10.9	187.4	186.5	188.9	-10.9	-4.7
Total liabilities	248.4	327.4	731.7	690.5	575.3	722.8	772.9	773.8	575.3	553.3

(1) Including net capital transfers.