

# Institutional sectors

## 3.5 Households

(EUR billions, current prices)

	2013	2014	2015 Q4	2016 Q1	2016 Q2	2016 Q3	2016 Q4
<b>FINANCIAL TRANSACTIONS ACCOUNT</b>							
<b>Net lending (+)/net borrowing (-) (from financial account) (B9F)</b>	0.5	2.4	0.8	0.3	0.6	-0.2	0.7
<b>Transactions in assets (F)</b>	2.7	5.5	1.4	1.1	1.7	0.7	1.4
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	0.9	2.7	1.0	0.7	0.8	0.5	1.1
Currency (F21)	0.2	1.5	0.1	0.1	0.1	0.1	0.2
Deposits (F22 + F29)	0.7	1.1	0.9	0.6	0.7	0.4	0.9
Debt securities (F3)	0.1	0.7	0.0	0.0	0.4	-0.1	0.0
Short-term debt securities (F3.S)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities (F3.L)	0.1	0.7	0.0	0.0	0.4	-0.1	0.0
Loans (F4)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Short-term loans (F4.S)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term loans (F4.L)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Equity and investment fund shares (F5)	0.9	0.9	0.2	0.0	0.1	0.1	0.2
Listed shares (F511)	0.1	0.0	0.0	0.0	0.0	0.0	0.1
Unlisted shares and other equity (F512 + F519)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Investment fund shares (F52)	0.8	0.9	0.2	0.0	0.0	0.1	0.1
Insurance, pension and standardised guarantees (F6)	0.5	1.1	0.4	0.2	0.2	0.2	0.1
Life insurance and pension schemes (F6N)	0.5	1.1	0.4	0.2	0.2	0.2	0.1
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives and other accounts receivable (F7+F8)	0.3	0.2	-0.3	0.1	0.2	0.1	0.0
<b>Transactions in liabilities (F)</b>	2.2	3.2	0.6	0.7	1.1	0.9	0.7
Currency and deposits (F2)							
Currency (F21)							
Deposits (F22 + F29)							
Debt securities (F3)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Short-term debt securities (F3.S)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities (F3.L)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans (F4)	1.9	2.8	0.8	0.6	1.0	0.9	1.0
Short-term loans (F4.S)	0.0	0.1	0.0	0.0	0.0	0.0	0.0
Long-term loans (F4.L)	1.9	2.7	0.8	0.6	1.0	0.9	1.1
Equity and investment fund shares (F5)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Listed shares (F511)							
Unlisted shares and other equity (F512 + F519)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Investment fund shares (F52)							
Insurance, pension and standardised guarantees (F6)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Life insurance and pension schemes (F6N)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)							
Financial derivatives and other accounts payable (F7+F8)	0.3	0.4	-0.1	0.2	0.1	0.0	-0.4

Sources: National statistical authorities.

## 3.5 Households (cont'd)

(EUR billions, current prices)

	2013	2014	2015 Q4	2016 Q1	2016 Q2	2016 Q3	2016 Q4
<b>OTHER CHANGES IN FINANCIAL ASSETS AND LIABILITIES ACCOUNT</b>							
<b>Other changes in net financial worth</b>	0.2	0.6	-0.8	-0.3	1.4	0.6	-0.7
<b>Other changes in financial assets (F)</b>	0.0	0.0	-0.7	-0.3	1.4	0.6	-0.8
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F22 + F29)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities (F3)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Short-term debt securities (F3.S)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities (F3.L)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans (F4)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Short-term loans (F4.S)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term loans (F4.L)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Equity and investment fund shares (F5)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Listed shares (F511)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Unlisted shares and other equity (F512 + F519)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Investment fund shares (F52)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Insurance, pension and standardised guarantees (F6)	0.0	0.1	-0.2	-0.6	1.4	0.2	-0.4
Life insurance and pension schemes (F6N)	0.0	0.0	-0.2	-0.4	1.4	0.2	-0.4
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)	0.0	0.1	0.0	-0.1	0.0	0.0	0.0
Financial derivatives and other accounts receivable (F7+F8)	0.1	-0.1	-0.5	0.2	0.0	0.4	-0.4
<b>Other changes in liabilities (F)</b>	-0.2	-0.6	0.0	0.0	0.0	0.0	-0.1
Currency and deposits (F2)							
Currency (F21)							
Deposits (F22 + F29)							
Debt securities (F3)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Short-term debt securities (F3.S)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities (F3.L)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans (F4)	-0.2	-0.2	0.0	0.0	0.0	0.0	0.0
Short-term loans (F4.S)	0.0	-0.1	0.0	0.0	0.0	0.0	0.0
Long-term loans (F4.L)	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0
Equity and investment fund shares (F5)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Listed shares (F511)							
Unlisted shares and other equity (F512 + F519)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Investment fund shares (F52)							
Insurance, pension and standardised guarantees (F6)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Life insurance and pension schemes (F6N)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)							
Financial derivatives and other accounts payable (F7+F8)	0.0	-0.4	0.0	0.0	0.0	0.0	-0.1

Sources: National statistical authorities.

## 3.5 Households (cont'd)

(EUR billions, current prices)

	2013	2014	2015 Q4	2016 Q1	2016 Q2	2016 Q3	2016 Q4
<b>CLOSING FINANCIAL BALANCE SHEET</b>							
<b>Net financial assets (+)/liabilities (-)</b>	27.3	30.3	30.6	30.6	32.6	33.0	33.0
<b>Financial assets (F)</b>	52.2	57.7	60.8	61.6	64.7	66.0	66.5
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	32.1	34.8	37.8	38.6	39.4	39.8	40.9
Currency (F21)	4.7	6.2	6.9	7.0	7.1	7.2	7.4
Deposits (F22 + F29)	27.4	28.6	31.0	31.6	32.3	32.7	33.6
Debt securities (F3)	1.0	1.7	1.8	1.8	2.2	2.1	2.1
Short-term debt securities (F3.S)	0.0	0.1	0.1	0.0	0.1	0.0	0.0
Long-term debt securities (F3.L)	1.0	1.6	1.7	1.8	2.2	2.1	2.1
Loans (F4)	0.2	0.1	0.1	0.1	0.1	0.1	0.1
Short-term loans (F4.S)	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Long-term loans (F4.L)	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Equity and investment fund shares (F5)	3.9	4.8	5.2	5.2	5.3	5.4	5.6
Listed shares (F511)	0.1	0.1	0.1	0.1	0.1	0.1	0.2
Unlisted shares and other equity (F512 + F519)	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Investment fund shares (F52)	3.7	4.5	4.9	5.0	5.0	5.1	5.3
Insurance, pension and standardised guarantees (F6)	11.4	12.6	12.0	11.6	13.3	13.6	13.3
Life insurance and pension schemes (F6N)	11.0	12.0	11.5	11.2	12.8	13.2	12.9
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)	0.4	0.6	0.5	0.4	0.5	0.4	0.4
Financial derivatives and other accounts receivable (F7+F8)	3.6	3.7	3.9	4.2	4.4	4.9	4.5
<b>Liabilities (F)</b>	24.9	27.4	30.3	31.0	32.1	33.0	33.5
Currency and deposits (F2)							
Currency (F21)							
Deposits (F22 + F29)							
Debt securities (F3)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Short-term debt securities (F3.S)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities (F3.L)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans (F4)	22.2	24.8	27.6	28.2	29.2	30.0	31.0
Short-term loans (F4.S)	1.8	1.8	1.7	1.7	1.7	1.7	1.6
Long-term loans (F4.L)	20.4	22.9	25.8	26.5	27.5	28.4	29.4
Equity and investment fund shares (F5)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Listed shares (F511)							
Unlisted shares and other equity (F512 + F519)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Investment fund shares (F52)							
Insurance, pension and standardised guarantees (F6)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Life insurance and pension schemes (F6N)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)							
Financial derivatives and other accounts payable (F7+F8)	2.7	2.7	2.7	2.8	2.9	3.0	2.5

Sources: National statistical authorities.