

CROATIA

Institutional sectors

3.5 Households ¹⁾

(National currency in billions, current prices)

| | 2016 | 2017 | 2018 Q4 | 2019 Q1 | 2019 Q2 | 2019 Q3 | 2019 Q4 |
|---|------|------|------------|------------|------------|------------|------------|
| FINANCIAL TRANSACTIONS ACCOUNT | | | | | | | |
| Net lending (+)/net borrowing (-) (from financial account) (B9F) | 6.3 | 8.0 | -0.2 | 2.7 | 5.8 | 7.9 | 2.1 |
| Transactions in assets (F) | 6.8 | 13.4 | 1.7 | 5.4 | 9.1 | 8.9 | 4.8 |
| Monetary gold and special drawing rights (SDRs) (F1) | | | | | | | |
| Currency and deposits (F2) | 5.2 | 5.8 | 0.1 | 0.0 | 3.9 | 4.5 | 1.7 |
| Currency (F21) | 2.3 | 3.1 | -0.9 | 0.2 | 2.7 | 0.5 | -0.5 |
| Deposits (F2M) | 2.9 | 2.7 | 1.0 | -0.1 | 1.2 | 4.0 | 2.2 |
| Debt securities (F3) | 0.0 | -0.2 | 0.0 | 0.1 | 0.0 | 0.0 | -0.1 |
| 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 | -0.2 | 0.0 | 0.2 | 0.0 | 0.0 | -0.1 |
| 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) | -1.1 | 3.2 | 0.9 | 0.1 | 1.1 | 2.0 | 0.4 |
| Listed shares (F511) | -1.4 | -0.8 | -0.5 | -0.4 | 0.3 | 0.7 | -0.3 |
| Unlisted shares and other equity (F51M) | -1.7 | 2.3 | 1.3 | 0.1 | 0.1 | 0.0 | 0.1 |
| Investment fund shares (F52) | 2.0 | 1.8 | 0.1 | 0.5 | 0.8 | 1.2 | 0.6 |
| Insurance, pension and standardised guarantees (F6) | 2.3 | 4.2 | 0.6 | 5.1 | 4.1 | 2.4 | 2.7 |
| Life insurance (F62) | 1.2 | 0.6 | 0.1 | 0.3 | 0.2 | 0.2 | 0.2 |
| Pension schemes (F6M) | 1.3 | 3.6 | 0.6 | 4.5 | 3.7 | 2.1 | 2.6 |
| Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O) | -0.2 | 0.0 | 0.0 | 0.3 | 0.2 | 0.0 | -0.1 |
| Financial derivatives (F7) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other accounts receivable (F8) | 0.5 | 0.4 | 0.1 | 0.1 | 0.0 | 0.1 | 0.2 |
| Transactions in liabilities (F) | 0.5 | 5.4 | 1.9 | 2.7 | 3.2 | 1.0 | 2.7 |
| Currency and deposits (F2) | | | | | | | |
| Currency (F21) | | | | | | | |
| Deposits (F2M) | | | | | | | |
| 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) | 0.3 | 4.9 | 2.4 | 2.5 | 2.9 | 1.2 | 2.9 |
| Short-term loans (F4.S) | 0.3 | 0.9 | 0.0 | 0.2 | 0.5 | -0.3 | 0.1 |
| Long-term loans (F4.L) | 0.0 | 4.0 | 2.4 | 2.3 | 2.4 | 1.5 | 2.8 |
| 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 (F51M) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Investment fund shares (F52) | | | | | | | |
| Insurance, pension and standardised guarantees (F6) | | | | | | | |
| Life insurance (F62) | | | | | | | |
| Pension schemes (F6M) | | | | | | | |
| Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O) | | | | | | | |
| Financial derivatives (F7) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other accounts payable (F8) | 0.2 | 0.5 | -0.4 | 0.2 | 0.3 | -0.2 | -0.2 |

Sources: National statistical authorities.

1) Including non-profit institutions serving households (NPISH).

CROATIA

Institutional sectors

3.5 Households (cont'd) ¹⁾

(National currency in billions, current prices)

| | 2016 | 2017 | 2018 Q4 | 2019 Q1 | 2019 Q2 | 2019 Q3 | 2019 Q4 |
|---|------|------|------------|------------|------------|------------|------------|
| OTHER CHANGES IN FINANCIAL ASSETS AND LIABILITIES ACCOUNT | | | | | | | |
| Other changes in net financial worth | 15.1 | 4.0 | 1.0 | 1.1 | -0.3 | 3.9 | 1.9 |
| Other changes in financial assets (F) | 7.6 | 0.4 | 0.5 | 1.0 | -0.7 | 3.5 | 1.9 |
| Monetary gold and special drawing rights (SDRs) (F1) | | | | | | | |
| Currency and deposits (F2) | -1.0 | -2.5 | 0.0 | 0.4 | -0.7 | 0.7 | 0.5 |
| Currency (F21) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Deposits (F2M) | -1.0 | -2.5 | 0.0 | 0.4 | -0.7 | 0.7 | 0.5 |
| 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) | 0.7 | -2.0 | -0.2 | 0.6 | 0.5 | 0.6 | 0.7 |
| Listed shares (F511) | 0.6 | -0.8 | -0.3 | 0.3 | 0.4 | 0.5 | 0.3 |
| Unlisted shares and other equity (F51M) | -0.1 | -1.1 | 0.2 | 0.1 | 0.0 | 0.0 | 0.1 |
| Investment fund shares (F52) | 0.2 | -0.1 | -0.2 | 0.2 | 0.1 | 0.2 | 0.3 |
| Insurance, pension and standardised guarantees (F6) | 8.0 | 5.0 | 0.7 | 0.0 | -0.4 | 2.2 | 0.7 |
| Life insurance (F62) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Pension schemes (F6M) | 8.0 | 5.0 | 0.7 | 0.0 | -0.4 | 2.2 | 0.7 |
| 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 (F7) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other accounts receivable (F8) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other changes in liabilities (F) | -7.5 | -3.6 | -0.5 | 0.0 | -0.4 | -0.3 | 0.0 |
| Currency and deposits (F2) | | | | | | | |
| Currency (F21) | | | | | | | |
| Deposits (F2M) | | | | | | | |
| 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) | -7.5 | -3.4 | -0.5 | -0.1 | -0.4 | -0.3 | 0.0 |
| Short-term loans (F4.S) | -0.7 | -1.5 | -0.2 | 0.0 | 0.0 | 0.0 | 0.0 |
| Long-term loans (F4.L) | -6.7 | -1.9 | -0.3 | 0.0 | -0.3 | -0.3 | 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 (F51M) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Investment fund shares (F52) | | | | | | | |
| Insurance, pension and standardised guarantees (F6) | | | | | | | |
| Life insurance (F62) | | | | | | | |
| Pension schemes (F6M) | | | | | | | |
| Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O) | | | | | | | |
| Financial derivatives (F7) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other accounts payable (F8) | -0.1 | -0.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |

Sources: National statistical authorities.

¹⁾ Including non-profit institutions serving households (NPISH).

CROATIA

Institutional sectors

3.5 Households (cont'd) ¹⁾

(National currency in billions, current prices)

| | 2016 | 2017 | 2018 Q4 | 2019 Q1 | 2019 Q2 | 2019 Q3 | 2019 Q4 |
|---|-------|-------|------------|------------|------------|------------|------------|
| CLOSING FINANCIAL BALANCE SHEET | | | | | | | |
| Net financial assets (+)/liabilities (-) | 306.3 | 318.3 | 336.8 | 340.6 | 346.2 | 357.9 | 361.9 |
| Financial assets (F) | 433.2 | 447.1 | 471.5 | 478.0 | 486.4 | 498.8 | 505.5 |
| Monetary gold and special drawing rights (SDRs) (F1) | | | | | | | |
| Currency and deposits (F2) | 225.7 | 229.0 | 239.3 | 239.7 | 242.9 | 248.0 | 250.2 |
| Currency (F21) | 20.3 | 23.4 | 25.9 | 26.1 | 28.8 | 29.3 | 28.8 |
| Deposits (F2M) | 205.4 | 205.6 | 213.3 | 213.6 | 214.1 | 218.7 | 221.4 |
| Debt securities (F3) | 1.5 | 1.3 | 1.2 | 1.4 | 1.4 | 1.3 | 1.2 |
| 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) | 1.5 | 1.3 | 1.2 | 1.4 | 1.4 | 1.3 | 1.2 |
| 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) | 88.9 | 90.1 | 96.9 | 97.6 | 99.2 | 101.9 | 103.0 |
| Listed shares (F511) | 12.7 | 11.1 | 9.8 | 9.7 | 10.3 | 11.5 | 11.6 |
| Unlisted shares and other equity (F51M) | 66.7 | 67.9 | 74.6 | 74.8 | 74.9 | 74.9 | 75.1 |
| Investment fund shares (F52) | 9.5 | 11.2 | 12.4 | 13.1 | 14.0 | 15.4 | 16.3 |
| Insurance, pension and standardised guarantees (F6) | 103.1 | 112.3 | 119.2 | 124.2 | 127.9 | 132.5 | 135.9 |
| Life insurance (F62) | 17.2 | 17.8 | 18.1 | 18.4 | 18.5 | 18.8 | 19.0 |
| Pension schemes (F6M) | 80.7 | 89.3 | 96.1 | 100.6 | 103.9 | 108.2 | 111.5 |
| Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O) | 5.3 | 5.2 | 4.9 | 5.2 | 5.5 | 5.5 | 5.4 |
| Financial derivatives (F7) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other accounts receivable (F8) | 14.0 | 14.3 | 14.9 | 15.1 | 15.0 | 15.1 | 15.2 |
| Liabilities (F) | 126.9 | 128.7 | 134.7 | 137.3 | 140.2 | 140.9 | 143.6 |
| Currency and deposits (F2) | | | | | | | |
| Currency (F21) | | | | | | | |
| Deposits (F2M) | | | | | | | |
| 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) | 123.4 | 124.9 | 130.4 | 132.8 | 135.4 | 136.3 | 139.2 |
| Short-term loans (F4.S) | 12.2 | 11.6 | 11.5 | 11.6 | 12.1 | 11.8 | 11.8 |
| Long-term loans (F4.L) | 111.2 | 113.3 | 118.9 | 121.2 | 123.3 | 124.5 | 127.4 |
| 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 (F51M) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Investment fund shares (F52) | | | | | | | |
| Insurance, pension and standardised guarantees (F6) | | | | | | | |
| Life insurance (F62) | | | | | | | |
| Pension schemes (F6M) | | | | | | | |
| Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O) | | | | | | | |
| Financial derivatives (F7) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other accounts payable (F8) | 3.5 | 3.8 | 4.3 | 4.5 | 4.8 | 4.6 | 4.4 |

Sources: National statistical authorities.

1) Including non-profit institutions serving households (NPISH).