

# CROATIA

## Institutional sectors

### 3.5 Households <sup>1)</sup>

(National currency in billions, current prices)

|   | 2017 | 2018 | 2019<br>Q4 | 2020<br>Q1 | 2020<br>Q2 | 2020<br>Q3 | 2020<br>Q4 |
|---|------|------|------------|------------|------------|------------|------------|
| <b>FINANCIAL TRANSACTIONS ACCOUNT</b>   |      |      |            |            |            |            |            |
| <b>Net lending (+)/net borrowing (-) (from financial account) (B9F)</b>                           | 8.3  | 16.3 | 3.8        | -2.8       | 6.8        | 8.0        | 7.2        |
| <b>Transactions in assets (F)</b>   | 13.7 | 24.3 | 6.5        | -2.2       | 8.8        | 8.2        | 8.0        |
| Monetary gold and special drawing rights (SDRs) (F1)  |      |      |            |            |            |            |            |
| Currency and deposits (F2)  | 5.8  | 12.0 | 1.5        | 4.4        | 4.1        | 4.4        | 4.9        |
| Currency (F21)  | 3.1  | 2.6  | -0.5       | 1.0        | 2.0        | 0.1        | 0.0        |
| Deposits (F2M)  | 2.7  | 9.5  | 2.0        | 3.5        | 2.0        | 4.2        | 4.9        |
| Debt securities (F3)  | -0.1 | 0.1  | -0.1       | 0.0        | 0.1        | 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)  | -0.1 | 0.1  | -0.1       | 0.0        | 0.1        | 0.0        | 0.0        |
| Loans (F4)  | 0.2  | 0.1  | 0.2        | -0.1       | 0.0        | 0.0        | 0.5        |
| Short-term loans (F4.S)   | 0.0  | 0.0  | 0.0        | 0.0        | 0.0        | 0.0        | 0.0        |
| Long-term loans (F4.L)  | 0.2  | 0.1  | 0.2        | -0.1       | 0.0        | 0.0        | 0.5        |
| Equity and investment fund shares (F5)  | 3.3  | 6.5  | 1.9        | -3.0       | 0.4        | 0.6        | 1.0        |
| Listed shares (F511)  | -0.8 | -0.7 | -0.3       | 0.5        | 0.3        | -0.1       | -0.1       |
| Unlisted shares and other equity (F51M)   | 2.4  | 5.6  | 1.5        | -0.1       | -0.1       | 0.2        | 0.6        |
| Investment fund shares (F52)  | 1.8  | 1.6  | 0.6        | -3.5       | 0.1        | 0.5        | 0.5        |
| Insurance, pension and standardised guarantees (F6)   | 4.2  | 4.9  | 2.7        | -3.8       | 4.2        | 3.0        | 1.5        |
| Life insurance (F62)  | 0.6  | 0.3  | 0.2        | 0.1        | -0.2       | 0.0        | -0.1       |
| Pension schemes (F6M)   | 3.6  | 4.9  | 2.6        | -4.3       | 4.2        | 3.0        | 1.5        |
| Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O) | 0.0  | -0.3 | -0.1       | 0.3        | 0.3        | 0.0        | 0.2        |
| Financial derivatives (F7)  | 0.0  | 0.0  | 0.0        | 0.0        | 0.0        | 0.0        | 0.0        |
| Other accounts receivable (F8)  | 0.4  | 0.6  | 0.4        | 0.3        | -0.1       | 0.3        | 0.2        |
| <b>Transactions in liabilities (F)</b>  | 5.5  | 8.0  | 2.7        | 0.6        | 1.9        | 0.2        | 0.8        |
| 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)  | 4.9  | 7.7  | 2.9        | 0.9        | -0.2       | 1.2        | 0.9        |
| Short-term loans (F4.S)   | 0.9  | 0.4  | 0.1        | -0.3       | -0.1       | 0.2        | -0.3       |
| Long-term loans (F4.L)  | 4.1  | 7.2  | 2.8        | 1.2        | 0.0        | 1.0        | 1.3        |
| 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)   | 0.5  | 0.3  | -0.2       | -0.2       | 2.1        | -1.0       | -0.1       |

Sources: National statistical authorities.

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

## CROATIA

### Institutional sectors

#### 3.5 Households (cont'd) <sup>1)</sup>

(National currency in billions, current prices)

|   | 2017 | 2018 | 2019<br>Q4 | 2020<br>Q1 | 2020<br>Q2 | 2020<br>Q3 | 2020<br>Q4 |
|---|------|------|------------|------------|------------|------------|------------|
| <b>OTHER CHANGES IN FINANCIAL ASSETS AND LIABILITIES ACCOUNT</b>                                  |      |      |            |            |            |            |            |
| <b>Other changes in net financial worth</b>   | 3.8  | 2.6  | 1.9        | -1.8       | 4.8        | -1.8       | 2.6        |
| <b>Other changes in financial assets (F)</b>  | 0.2  | 0.5  | 1.9        | -0.5       | 4.2        | -1.9       | 2.3        |
| Monetary gold and special drawing rights (SDRs) (F1)  |      |      |            |            |            |            |            |
| Currency and deposits (F2)  | -2.8 | -1.4 | 0.6        | 3.2        | -1.1       | -0.8       | -1.1       |
| Currency (F21)  | 0.0  | 0.0  | 0.0        | 0.0        | 0.0        | 0.0        | 0.0        |
| Deposits (F2M)  | -2.8 | -1.4 | 0.6        | 3.2        | -1.1       | -0.8       | -1.1       |
| Debt securities (F3)  | 0.0  | -0.1 | 0.0        | -0.1       | 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  | -0.1 | 0.0        | -0.1       | 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)  | -2.0 | 0.1  | 0.7        | -3.7       | 0.9        | -0.7       | 0.8        |
| Listed shares (F511)  | -0.8 | -0.6 | 0.3        | -3.0       | 0.8        | -0.1       | 0.8        |
| Unlisted shares and other equity (F51M)   | -1.1 | 1.1  | 0.1        | -0.1       | -0.1       | -0.7       | -0.2       |
| Investment fund shares (F52)  | -0.1 | -0.4 | 0.3        | -0.7       | 0.1        | 0.1        | 0.2        |
| Insurance, pension and standardised guarantees (F6)   | 5.1  | 1.9  | 0.6        | -0.1       | 4.1        | -0.2       | 2.5        |
| Life insurance (F62)  | 0.0  | 0.0  | 0.0        | 0.0        | 0.0        | 0.0        | 0.0        |
| Pension schemes (F6M)   | 5.1  | 1.9  | 0.6        | -0.1       | 4.1        | -0.2       | 2.5        |
| 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        | 0.1        | 0.2        | -0.2       | 0.0        |
| <b>Other changes in liabilities (F)</b>   | -3.6 | -2.1 | 0.0        | 1.3        | -0.6       | 0.0        | -0.3       |
| 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)  | -3.4 | -2.1 | 0.0        | 1.2        | -0.4       | -0.2       | -0.3       |
| Short-term loans (F4.S)   | -1.5 | -0.5 | 0.0        | -0.1       | 0.0        | 0.0        | -0.1       |
| Long-term loans (F4.L)  | -1.9 | -1.6 | 0.0        | 1.3        | -0.4       | -0.2       | -0.2       |
| 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 | 0.1  | 0.0        | 0.1        | -0.2       | 0.2        | 0.0        |

Sources: National statistical authorities.

<sup>1)</sup> Including non-profit institutions serving households (NPISH).

# CROATIA

## Institutional sectors

### 3.5 Households (cont'd) <sup>1)</sup>

(National currency in billions, current prices)

|   | 2017  | 2018  | 2019<br>Q4 | 2020<br>Q1 | 2020<br>Q2 | 2020<br>Q3 | 2020<br>Q4 |
|---|-------|-------|------------|------------|------------|------------|------------|
| <b>CLOSING FINANCIAL BALANCE SHEET</b>  |       |       |            |            |            |            |            |
| <b>Net financial assets (+)/liabilities (-)</b>   | 315.6 | 334.5 | 364.7      | 360.1      | 371.7      | 377.9      | 387.7      |
| <b>Financial assets (F)</b>   | 447.6 | 472.5 | 511.9      | 509.1      | 522.1      | 528.4      | 538.7      |
| Monetary gold and special drawing rights (SDRs) (F1)  |       |       |            |            |            |            |            |
| Currency and deposits (F2)  | 227.6 | 238.3 | 247.7      | 255.3      | 258.3      | 261.9      | 265.7      |
| Currency (F21)  | 23.4  | 25.9  | 28.8       | 29.8       | 31.8       | 32.0       | 31.9       |
| Deposits (F2M)  | 204.2 | 212.3 | 218.9      | 225.5      | 226.5      | 229.9      | 233.7      |
| Debt securities (F3)  | 1.7   | 1.7   | 1.8        | 1.8        | 1.9        | 1.9        | 1.9        |
| 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)  | 1.7   | 1.7   | 1.8        | 1.8        | 1.9        | 1.9        | 1.9        |
| Loans (F4)  | 1.4   | 1.5   | 1.6        | 1.5        | 1.5        | 1.5        | 2.0        |
| Short-term loans (F4.S)   | 0.0   | 0.0   | 0.0        | 0.0        | 0.0        | 0.0        | 0.0        |
| Long-term loans (F4.L)  | 1.4   | 1.5   | 1.6        | 1.5        | 1.5        | 1.5        | 2.0        |
| Equity and investment fund shares (F5)  | 90.2  | 96.8  | 108.9      | 102.2      | 103.5      | 103.3      | 105.1      |
| Listed shares (F511)  | 11.1  | 9.8   | 11.6       | 9.1        | 10.3       | 10.1       | 10.8       |
| Unlisted shares and other equity (F51M)   | 67.9  | 74.6  | 81.0       | 80.9       | 80.7       | 80.2       | 80.6       |
| Investment fund shares (F52)  | 11.2  | 12.4  | 16.3       | 12.2       | 12.4       | 13.0       | 13.7       |
| Insurance, pension and standardised guarantees (F6)   | 112.4 | 119.2 | 135.9      | 132.0      | 140.4      | 143.2      | 147.2      |
| Life insurance (F62)  | 17.8  | 18.1  | 19.0       | 19.1       | 18.9       | 18.9       | 18.8       |
| Pension schemes (F6M)   | 89.4  | 96.2  | 111.5      | 107.2      | 115.5      | 118.3      | 122.3      |
| Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O) | 5.2   | 4.9   | 5.4        | 5.7        | 6.0        | 6.0        | 6.1        |
| Financial derivatives (F7)  | 0.0   | 0.0   | 0.0        | 0.0        | 0.0        | 0.0        | 0.0        |
| Other accounts receivable (F8)  | 14.3  | 14.9  | 16.0       | 16.4       | 16.5       | 16.7       | 16.9       |
| <b>Liabilities (F)</b>  | 132.0 | 137.9 | 147.1      | 149.1      | 150.4      | 150.5      | 151.1      |
| 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)  | 124.9 | 130.5 | 139.3      | 141.3      | 140.7      | 141.7      | 142.3      |
| Short-term loans (F4.S)   | 11.6  | 11.5  | 11.8       | 11.4       | 11.3       | 11.5       | 11.0       |
| Long-term loans (F4.L)  | 113.4 | 119.0 | 127.4      | 129.9      | 129.4      | 130.2      | 131.3      |
| 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)   | 7.0   | 7.4   | 7.9        | 7.7        | 9.7        | 8.8        | 8.7        |

Sources: National statistical authorities.

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