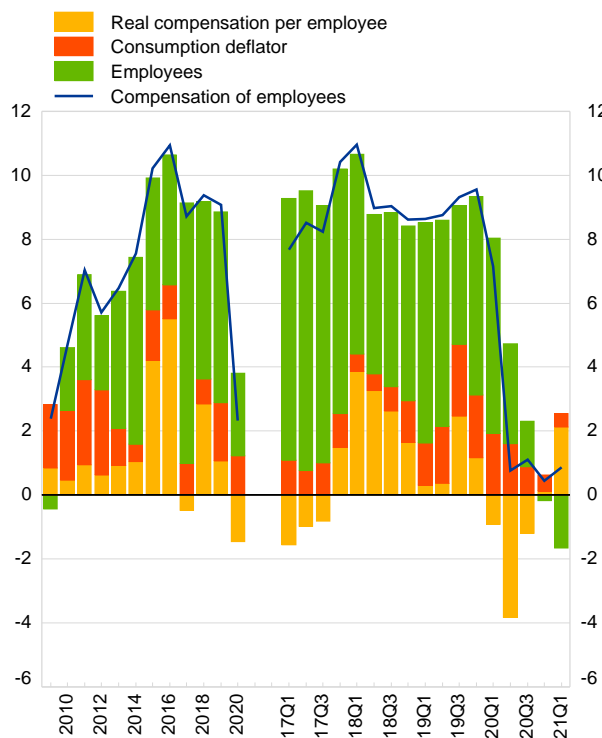


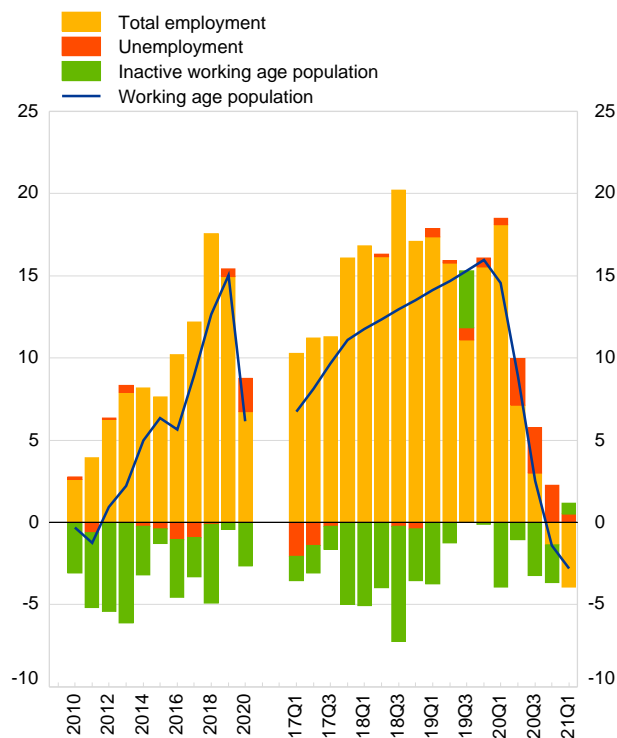
### 3. Compensation of employees and components

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



### 4. Labour market participation, employment and unemployment <sup>\*, \*\*</sup>

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

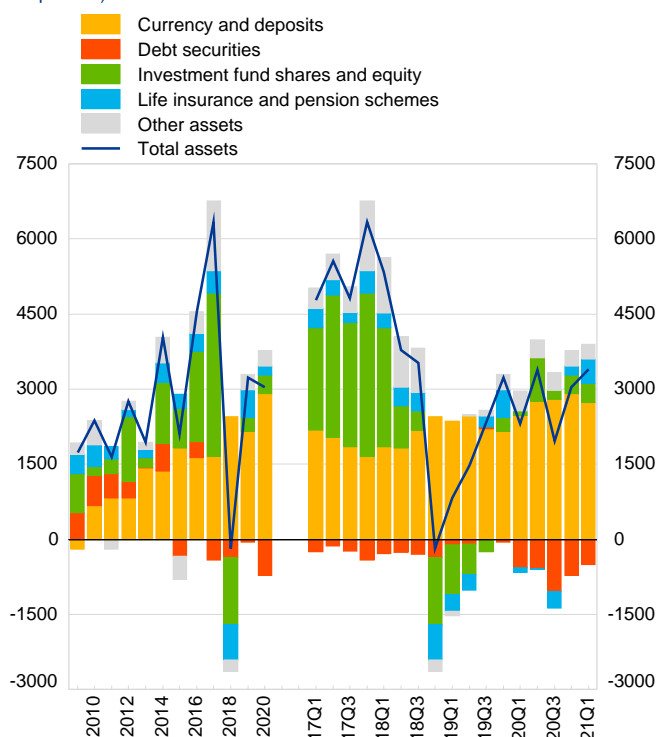


\* The figures for year-to-year changes amounting to fewer than 3000 persons (for quarterly data) and 800 persons (for annual data) may not reflect actual changes in levels due to underrepresentation.

\*\* The data are temporarily affected by a break due to the definitional changes associated with the changeover to the Integrated European Social Statistics Regulation. Break-adjusted backdata are expected.

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

(EUR per capita, annual transactions and transactions over four quarters)



Note: charts 1,2,5,7 and 8 are not available for Malta

## 9.A Household key indicators

|   | 2016                                     | 2017 | 2018 | 2019 | 2020 | 2020                       |
|---|--|------|------|------|------|----------------------------|
| <b>1.1 Disposable income per capita</b> | <i>Annual percentage change</i>          |      |      |      |      | <i>Index euro area=100</i> |
| Nominal gross disposable income         |  |      |      |      |      |                            |
| Deflator of final consumption           | 1.0                                      | 1.0  | 0.8  | 1.8  | 1.2  |                            |
| Real gross disposable income            |  |      |      |      |      |                            |
| Real final consumption                  |  |      |      |      |      |                            |
| <b>1.2 Saving, investment and debt</b>  | <i>Percentage over disposable income</i> |      |      |      |      | <i>Euro area</i>           |
| Savings ratio                           |  |      |      |      |      | 19.6                       |
| Non-financial investment ratio          |  |      |      |      |      | 8.6                        |
| External financing (loans) ratio        |  |      |      |      |      | 2.9                        |
| Debt ratio                              |  |      |      |      |      | 96.2                       |
| <b>1.3 Employment</b>                   |  |      |      |      |      | <i>Euro area</i>           |
| Unemployment rate                       | 4.7                                      | 4.0  | 3.7  | 3.6  | 4.3  | 7.8                        |
| Total employment, y-o-y%                | 5.0                                      | 6.0  | 8.1  | 6.6  | 2.7  | -1.4                       |

## 9.B Summary of accounts

|   | 2016  | 2017    | 2018     | 2019    | 2020    | 2020             |
|---|---|---------|----------|---------|---------|------------------|
| <b>2.1 Decomposition of gross disposable income</b>   | <i>Contribution to annual percentage change</i> |         |          |         |         | <i>Euro area</i> |
| Compensation of employees (+)                         |   |         |          |         |         | -1.8             |
| Gross operating surplus (+)                           |   |         |          |         |         | -0.7             |
| Net social transfers (+)                              |   |         |          |         |         | 3.1              |
| Property income/other transf.(+)                      |   |         |          |         |         | -0.9             |
| Direct taxes (-)                                      |   |         |          |         |         | 0.4              |
| Gross disposable income                               |   |         |          |         |         | 0.1              |
| <b>2.2 Saving, investment and net borrowing flows</b> | <i>Euro per capita, four quarter sum</i>        |         |          |         |         | <i>Euro area</i> |
| Saving, gross <sup>(1)</sup>                          |   |         |          |         |         | 4,283.5          |
| Non-financial investment, gross                       |   |         |          |         |         | 1,843.9          |
| Net lending(+)/net borrowing(-)                       |   |         |          |         |         | 2,439.6          |
| <b>2.3 Financial investment</b>                       | <i>Euro per capita, four quarter sum</i>        |         |          |         |         | <i>Euro area</i> |
| Currency and deposits                                 | 1,639.1   | 1,656.0 | 2,449.4  | 2,163.0 | 2,906.1 | 2,000.9          |
| Debt securities                                       | 311.6   | -413.0  | -357.4   | -59.7   | -724.8  | -129.2           |
| Investment funds and shares                           | 1,802.6   | 3,265.6 | -1,349.2 | 279.9   | 381.7   | 489.6            |
| Life insurance and pension schemes                    | 364.1   | 448.2   | -702.1   | 551.3   | 178.0   | 551.6            |
| Other assets  | 432.3   | 1,384.3 | -225.2   | 301.1   | 301.8   | 240.8            |
| Total assets  | 4,549.7   | 6,341.2 | -184.5   | 3,235.5 | 3,042.8 | 3,153.6          |
| <b>2.4 Financial liabilities</b>                      | <i>Euro per capita, four quarter sum</i>        |         |          |         |         | <i>Euro area</i> |
| Short-term loans                                      | 15.6  | 53.3    | 18.1     | -72.8   | -176.5  | -29.2            |
| Long-term loans                                       | 609.9   | 720.5   | 788.1    | 1,060.9 | 858.3   | 658.0            |
| Other liabilities                                     | 429.4   | 193.5   | 65.3     | 84.5    | 0.9     | 48.0             |
| Total liabilities                                     | 1,054.9   | 967.2   | 871.5    | 1,072.5 | 682.6   | 676.8            |

(1) Including net capital transfers.