

FINLAND

Financial accounts

2. All institutional sectors, assets (EUR billions, current prices)

| Assets 2021 Q3 | Total economy | Non-financial corporations | Financial corporations | Monetary financial institutions ¹⁾ | Non-MMF investment funds | Other financial institutions ²⁾ | Insurance corporations and pension funds | General govern- ment | House- holds ³⁾ | Rest of the world ⁴⁾ |
|---|------------------|-------------------------------|---------------------------|---|--------------------------------|--|---|----------------------------|-------------------------------|------------------------------------|
| FINANCIAL TRANSACTIONS ACCOUNT | | | | | | | | | | |
| Total financial assets (F) | 53.7 | 7.4 | 43.7 | 41.3 | 2.9 | -0.3 | -0.1 | -0.4 | 2.9 | 23.1 |
| Monetary gold and SDRs (F1) | 2.8 | | 2.8 | 2.8 | | | | 0.0 | | 2.8 |
| Currency and deposits (F2) | 32.6 | 3.0 | 30.8 | 30.1 | 0.5 | 0.0 | 0.2 | -2.9 | 1.7 | 6.3 |
| Short-term debt securities (F3.S) | 0.8 | 0.2 | 1.0 | 0.4 | 0.2 | 0.5 | 0.0 | -0.4 | 0.0 | 4.0 |
| Long-term debt securities (F3.L) | 7.3 | -0.1 | 7.5 | 7.1 | 0.6 | -0.1 | -0.2 | 0.1 | -0.2 | -3.1 |
| Short-term loans (F4.S) | -0.6 | -0.4 | -0.5 | -0.5 | 0.0 | 0.0 | 0.0 | 0.3 | 0.0 | 5.6 |
| Long-term loans (F4.L) | 0.4 | -0.2 | 0.7 | 1.1 | 0.1 | -0.4 | -0.1 | -0.2 | 0.0 | 0.5 |
| Listed shares (F511) | -2.1 | 0.7 | -2.2 | -1.9 | 0.3 | -0.6 | 0.0 | -0.7 | 0.1 | 0.0 |
| Unlisted shares and other equity (F51M) | 3.0 | 1.6 | 1.4 | 1.0 | 0.3 | 0.2 | 0.0 | 0.0 | 0.0 | 1.3 |
| Investment funds shares (F52) | 4.8 | 1.0 | 0.4 | 0.0 | 0.4 | 0.0 | 0.0 | 2.2 | 1.2 | 0.7 |
| Life insurance (F62) | 0.5 | 0.0 | | 0.0 | 0.0 | 0.0 | | 0.0 | 0.4 | 0.0 |
| Pension schemes (F6M) | 0.0 | 0.0 | 0.0 | 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) | -0.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | -0.1 | 0.0 |
| Financial derivatives (F7) | -0.5 | 0.1 | -1.2 | -1.3 | 0.1 | 0.0 | 0.0 | 0.6 | 0.0 | 0.0 |
| Other accounts receivable (F8) | 4.9 | 1.5 | 3.0 | 2.5 | 0.5 | 0.0 | -0.1 | 0.7 | -0.2 | 5.1 |
| OTHER CHANGES IN FINANCIAL ASSETS AND LIABILITIES ACCOUNT | | | | | | | | | | |
| Total financial assets (F) | 4.5 | -0.5 | 0.1 | -0.8 | 0.7 | -0.2 | 0.4 | 3.9 | 1.1 | 4.3 |
| Monetary gold and SDRs (F1) | 0.0 | | 0.0 | 0.0 | | | | 0.0 | | 0.0 |
| Currency and deposits (F2) | 0.5 | 0.0 | 0.5 | 0.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.6 |
| Short-term debt securities (F3.S) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.5 |
| Long-term debt securities (F3.L) | -0.1 | 0.0 | -0.4 | -0.4 | 0.0 | 0.0 | 0.0 | 0.2 | 0.0 | 0.8 |
| Short-term loans (F4.S) | -0.1 | 0.0 | -0.1 | -0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 |
| Long-term loans (F4.L) | 0.3 | 0.1 | 0.2 | 0.0 | 0.0 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 |
| Listed shares (F511) | 1.2 | -0.2 | 0.4 | 0.0 | 0.5 | -0.1 | 0.0 | 0.4 | 0.5 | 2.3 |
| Unlisted shares and other equity (F51M) | -0.3 | -0.7 | -0.2 | -0.1 | 0.1 | -0.3 | 0.0 | 0.2 | 0.4 | 0.0 |
| Investment funds shares (F52) | 4.3 | -0.2 | 0.5 | 0.0 | 0.1 | 0.0 | 0.4 | 3.8 | 0.1 | 0.2 |
| Life insurance (F62) | 0.1 | | | | | | | | 0.1 | 0.0 |
| Pension schemes (F6M) | 0.0 | 0.0 | 0.0 | 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) | -0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Financial derivatives (F7) | -1.4 | 0.1 | -0.8 | -0.8 | 0.0 | 0.0 | 0.0 | -0.7 | 0.0 | -0.2 |
| Other accounts receivable (F8) | 0.3 | 0.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| CLOSING FINANCIAL BALANCE SHEET | | | | | | | | | | |
| Total financial assets (F) | 2,657.4 | 479.5 | 1,381.9 | 1,037.2 | 169.9 | 85.8 | 88.9 | 384.3 | 411.6 | 923.8 |
| Monetary gold and SDRs (F1) | 6.5 | | 6.5 | 6.5 | | | | 0.0 | | 4.3 |
| Currency and deposits (F2) | 728.2 | 59.3 | 515.7 | 497.6 | 6.5 | 6.0 | 5.7 | 25.8 | 127.3 | 188.9 |
| Short-term debt securities (F3.S) | 11.4 | 0.9 | 9.6 | 5.8 | 2.4 | 1.2 | 0.2 | 0.9 | 0.0 | 63.4 |
| Long-term debt securities (F3.L) | 243.1 | 2.2 | 206.1 | 143.9 | 42.2 | 4.0 | 16.0 | 32.6 | 2.1 | 210.6 |
| Short-term loans (F4.S) | 51.3 | 17.6 | 31.9 | 31.3 | 0.0 | 0.4 | 0.2 | 1.7 | 0.0 | 35.0 |
| Long-term loans (F4.L) | 417.2 | 106.7 | 284.4 | 251.1 | 2.9 | 26.1 | 4.3 | 25.7 | 0.4 | 64.8 |
| Listed shares (F511) | 253.8 | 19.8 | 89.6 | 8.5 | 59.1 | 18.2 | 3.8 | 77.1 | 67.3 | 162.8 |
| Unlisted shares and other equity (F51M) | 347.0 | 148.6 | 60.7 | 31.3 | 11.9 | 14.5 | 3.1 | 46.8 | 91.0 | 63.5 |
| Investment funds shares (F52) | 318.3 | 13.3 | 101.8 | 2.5 | 43.0 | 4.1 | 52.3 | 151.6 | 51.6 | 37.1 |
| Life insurance (F62) | 54.2 | 4.2 | | 0.0 | 0.0 | 0.0 | | 0.0 | 50.0 | 1.0 |
| Pension schemes (F6M) | 9.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 9.1 | 0.0 |
| Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O) | 10.6 | 3.7 | 0.8 | 0.3 | 0.0 | 0.0 | 0.5 | 0.3 | 5.8 | 0.5 |
| Financial derivatives (F7) | 59.2 | 1.3 | 51.4 | 39.7 | 0.3 | 11.0 | 0.4 | 6.6 | 0.0 | 52.5 |
| Other accounts receivable (F8) | 147.4 | 102.0 | 23.2 | 18.7 | 1.6 | 0.4 | 2.5 | 15.2 | 6.9 | 39.3 |

Sources: National statistical authorities.

1) Includes the central bank, other deposit-taking corporations and money market funds.

2) Includes other financial intermediaries (except insurance corporations and pension funds), financial auxiliaries as well as captive financial institutions and money lenders.

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

4) Non-resident units engaged in transactions with resident units.

FINLAND

Financial accounts

2. All institutional sectors, liabilities

(EUR billions, current prices)

| Liabilities 2021 Q3 | Total economy | Non-financial corporations | Financial corporations | Monetary financial institutions ¹⁾ | Non-MMF investment funds | Other financial institutions ²⁾ | Insurance corporations and pension funds | General government | House- holds ³⁾ | Rest of the world ⁴⁾ |
|---|------------------|-------------------------------|---------------------------|---|--------------------------------|--|---|-----------------------|-------------------------------|------------------------------------|
| FINANCIAL TRANSACTIONS ACCOUNT | | | | | | | | | | |
| <i>Net lending(+)/net borrowing(-) (from financial accounts) (B9F)</i> | 1.7 | 2.6 | 1.0 | 2.2 | -0.3 | -0.4 | -0.5 | -1.1 | -0.7 | -1.7 |
| Total financial liabilities (F) | 51.9 | 4.9 | 42.7 | 39.1 | 3.1 | 0.1 | 0.4 | 0.7 | 3.7 | 24.8 |
| Monetary gold and SDRs (F1) | 2.8 | | 2.8 | 2.8 | | | | 0.0 | | 2.8 |
| Currency and deposits (F2) | 26.3 | 0.0 | 26.2 | 26.2 | | | | 0.0 | | 12.6 |
| Short-term debt securities (F3.S) | 4.8 | 0.3 | 7.6 | 7.6 | 0.0 | 0.0 | 0.0 | -3.1 | 0.0 | 0.0 |
| Long-term debt securities (F3.L) | 2.7 | 0.0 | -0.2 | 0.5 | 0.0 | -0.7 | 0.0 | 3.0 | 0.0 | 1.5 |
| Short-term loans (F4.S) | 4.3 | 3.7 | 0.5 | 0.0 | 0.0 | 0.5 | 0.0 | 0.1 | 0.1 | 0.7 |
| Long-term loans (F4.L) | 1.0 | -0.8 | -0.1 | 0.0 | 0.0 | -0.1 | 0.0 | 0.3 | 1.7 | -0.2 |
| Listed shares (F511) | 0.1 | -0.2 | 0.3 | 0.1 | 0.0 | 0.2 | 0.0 | 0.0 | | -2.2 |
| Unlisted shares and other equity (F51M) | 1.3 | 1.0 | 0.3 | 0.1 | 0.0 | 0.1 | 0.1 | 0.0 | 0.0 | 2.9 |
| Investment funds shares (F52) | 2.7 | | 2.7 | 0.0 | 2.8 | | | | | 2.7 |
| Life insurance (F62) | 0.5 | | 0.5 | | | | 0.5 | | | 0.0 |
| Pension schemes (F6M) | 0.0 | 0.0 | 0.0 | 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) | -0.1 | 0.0 | -0.1 | 0.0 | 0.0 | 0.0 | -0.1 | 0.0 | | 0.0 |
| Financial derivatives (F7) | 0.1 | 0.0 | 0.1 | 0.1 | -0.1 | 0.0 | 0.0 | 0.0 | 0.0 | -0.6 |
| Other accounts payable (F8) | 5.5 | 0.9 | 2.2 | 1.8 | 0.5 | 0.0 | 0.0 | 0.4 | 1.9 | 4.5 |
| OTHER CHANGES IN FINANCIAL ASSETS AND LIABILITIES ACCOUNT | | | | | | | | | | |
| <i>Other changes in net financial worth</i> | -0.5 | 6.5 | -11.1 | -8.4 | 0.4 | -3.5 | 0.3 | 3.0 | 1.1 | 0.5 |
| Total financial liabilities (F) | 5.0 | -7.0 | 11.3 | 7.5 | 0.3 | 3.3 | 0.1 | 0.9 | -0.1 | 3.8 |
| Monetary gold and SDRs (F1) | 0.0 | | 0.0 | 0.0 | | | | 0.0 | | 0.0 |
| Currency and deposits (F2) | 0.6 | 0.0 | 0.6 | 0.6 | | | | 0.0 | | 0.5 |
| Short-term debt securities (F3.S) | 0.5 | 0.0 | 0.4 | 0.4 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 |
| Long-term debt securities (F3.L) | 0.5 | -0.2 | 0.1 | 0.2 | 0.0 | 0.0 | 0.0 | 0.5 | 0.0 | 0.2 |
| Short-term loans (F4.S) | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Long-term loans (F4.L) | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.2 |
| Listed shares (F511) | 3.0 | -7.5 | 10.5 | 7.4 | 0.0 | 3.1 | 0.0 | 0.0 | | 0.5 |
| Unlisted shares and other equity (F51M) | 0.2 | 0.4 | -0.2 | -0.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | -0.6 |
| Investment funds shares (F52) | 0.2 | | 0.2 | 0.0 | 0.2 | | | | | 4.2 |
| Life insurance (F62) | 0.1 | | 0.1 | | | | 0.1 | | | 0.0 |
| Pension schemes (F6M) | 0.0 | 0.0 | 0.0 | 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) | -0.1 | 0.0 | -0.1 | 0.0 | 0.0 | 0.0 | -0.1 | 0.0 | | 0.0 |
| Financial derivatives (F7) | -0.4 | 0.1 | -0.7 | -1.0 | 0.1 | 0.1 | 0.1 | 0.3 | 0.0 | -1.3 |
| Other accounts payable (F8) | 0.3 | 0.0 | 0.3 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| CLOSING FINANCIAL BALANCE SHEET | | | | | | | | | | |
| <i>Net financial worth (BF90)</i> | -6.6 | -365.5 | -25.1 | -6.1 | -2.8 | -18.7 | 2.5 | 173.7 | 210.3 | 6.6 |
| Total financial liabilities (F) | 2,663.9 | 845.1 | 1,407.0 | 1,043.3 | 172.7 | 104.5 | 86.4 | 210.6 | 201.3 | 917.2 |
| Monetary gold and SDRs (F1) | 4.3 | | 4.3 | 4.3 | | | | 0.0 | | 6.5 |
| Currency and deposits (F2) | 704.9 | 0.0 | 704.1 | 704.1 | | | | 0.8 | | 212.1 |
| Short-term debt securities (F3.S) | 71.4 | 3.0 | 50.2 | 50.0 | 0.0 | 0.1 | 0.1 | 18.2 | 0.0 | 3.4 |
| Long-term debt securities (F3.L) | 313.5 | 32.3 | 157.0 | 136.9 | 0.4 | 18.4 | 1.3 | 124.1 | 0.0 | 140.2 |
| Short-term loans (F4.S) | 58.7 | 43.6 | 3.6 | 0.0 | 0.1 | 3.5 | 0.0 | 2.5 | 9.0 | 27.6 |
| Long-term loans (F4.L) | 436.7 | 215.3 | 27.6 | 0.0 | 3.5 | 22.5 | 1.6 | 33.2 | 160.6 | 45.3 |
| Listed shares (F511) | 327.6 | 252.9 | 74.8 | 46.9 | 0.0 | 27.8 | 0.0 | 0.0 | | 89.0 |
| Unlisted shares and other equity (F51M) | 290.9 | 227.5 | 60.7 | 32.8 | 0.0 | 21.4 | 6.6 | 2.7 | 0.0 | 119.6 |
| Investment funds shares (F52) | 166.2 | 166.2 | 166.2 | 0.2 | 166.0 | | | | | 189.2 |
| Life insurance (F62) | 55.2 | | 55.2 | | | | 55.2 | | | 0.0 |
| Pension schemes (F6M) | 9.1 | 0.0 | 9.1 | 0.0 | 0.0 | 0.0 | 9.1 | 0.0 | 0.0 | 0.0 |
| Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O) | 10.8 | 0.0 | 10.7 | 0.0 | 0.0 | 0.0 | 10.7 | 0.2 | | 0.3 |
| Financial derivatives (F7) | 61.1 | 2.1 | 50.7 | 39.7 | 0.2 | 10.6 | 0.3 | 8.2 | 0.1 | 50.7 |
| Other accounts payable (F8) | 153.5 | 68.5 | 32.7 | 28.4 | 2.6 | 0.1 | 1.7 | 20.7 | 31.6 | 33.2 |

Sources: National statistical authorities.

1) Includes the central bank, other deposit-taking corporations and money market funds.

2) Includes other financial intermediaries (except insurance corporations and pension funds), financial auxiliaries as well as captive financial institutions and money lenders.

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

4) Non-resident units engaged in transactions with resident units.