

FINLAND

Institutional sectors

3.5 Households ¹⁾

(EUR billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
FINANCIAL TRANSACTIONS ACCOUNT							
Net lending (+)/net borrowing (-) (from financial account) (B9F)	-1.6	-6.0	-2.7	-2.4	1.7	2.8	4.4
Transactions in assets (F)	8.0	7.6	2.1	1.4	1.3	5.8	3.3
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	3.3	5.2	0.4	0.5	2.1	3.9	2.5
Currency (F21)	0.0	0.4	0.2	0.2	0.0	0.2	0.2
Deposits (F2M)	3.2	4.8	0.2	0.2	2.1	3.7	2.2
Debt securities (F3)	1.2	0.2	-0.1	-0.1	-0.1	-0.2	-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)	1.2	0.2	-0.1	-0.1	-0.1	-0.2	-0.1
Loans (F4)	0.0	0.1	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	0.1	0.0	0.0	0.0	0.0	0.0
Equity and investment fund shares (F5)	2.8	1.6	0.6	0.5	1.0	0.8	1.1
Listed shares (F511)	0.5	0.4	0.1	-0.6	1.1	0.0	0.5
Unlisted shares and other equity (F51M)	0.1	0.9	0.0	0.0	0.0	0.0	0.0
Investment fund shares (F52)	2.1	0.3	0.5	1.1	-0.1	0.8	0.5
Insurance, pension and standardised guarantees (F6)	1.4	-0.2	0.8	-0.4	-1.4	0.9	0.4
Life insurance (F62)	1.7	0.0	0.7	0.0	-2.0	0.8	0.5
Pension schemes (F6M)	-0.2	-0.2	0.0	-0.1	0.3	0.0	0.0
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)	-0.2	0.1	0.2	-0.3	0.2	0.1	0.0
Financial derivatives (F7)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other accounts receivable (F8)	-0.6	0.6	0.4	0.9	-0.3	0.4	-0.5
Transactions in liabilities (F)	9.6	13.6	4.8	3.7	-0.4	3.0	-1.1
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)	5.5	6.7	1.7	1.5	1.7	0.6	1.9
Short-term loans (F4.S)	0.9	0.7	0.1	0.2	0.1	-0.6	0.0
Long-term loans (F4.L)	4.6	6.0	1.6	1.3	1.6	1.3	1.8
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)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Life insurance (F62)							
Pension schemes (F6M)	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 (F7)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other accounts payable (F8)	4.1	6.8	3.1	2.3	-2.2	2.4	-3.0

Sources: National statistical authorities.

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

FINLAND

Institutional sectors

3.5 Households (cont'd) ¹⁾

(EUR billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
OTHER CHANGES IN FINANCIAL ASSETS AND LIABILITIES ACCOUNT							
Other changes in net financial worth	5.8	-6.3	2.9	5.3	-18.4	12.7	6.7
Other changes in financial assets (F)	6.4	-6.5	2.9	5.2	-18.5	13.0	6.6
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	0.6	0.1	0.0	0.0	0.0	0.2	-0.1
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	0.6	0.1	0.0	0.0	0.0	0.2	-0.1
Debt securities (F3)	-1.8	-0.6	0.0	0.0	-0.3	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)	-1.8	-0.6	0.0	0.0	-0.3	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)	7.1	-4.3	2.5	5.5	-15.1	10.5	6.2
Listed shares (F511)	2.4	-5.5	1.5	3.3	-10.6	6.5	4.2
Unlisted shares and other equity (F51M)	3.1	3.1	0.6	0.8	0.6	0.5	0.6
Investment fund shares (F52)	1.5	-1.9	0.4	1.5	-5.2	3.4	1.4
Insurance, pension and standardised guarantees (F6)	0.5	-2.5	0.3	-0.3	-3.1	2.4	0.5
Life insurance (F62)	0.5	-2.5	0.3	-0.2	-3.2	2.4	0.5
Pension schemes (F6M)	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)	0.0	0.0	0.0	-0.1	0.2	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	0.7	0.0	0.0	0.0	0.0	0.0
Other changes in liabilities (F)	0.7	-0.2	0.0	-0.1	0.0	0.3	-0.1
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)	0.7	-0.2	0.0	-0.1	-0.1	0.3	-0.1
Short-term loans (F4.S)	1.1	-0.1	0.0	0.0	0.0	0.1	0.0
Long-term loans (F4.L)	-0.3	-0.1	0.0	0.0	-0.1	0.2	-0.1
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 (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)	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 (F7)	-0.1	0.1	0.0	0.0	0.0	0.0	0.0
Other accounts payable (F8)	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Sources: National statistical authorities.

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

FINLAND

Institutional sectors

3.5 Households (cont'd) ¹⁾

(EUR billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
CLOSING FINANCIAL BALANCE SHEET							
Net financial assets (+)/liabilities (-)	162.5	150.2	168.3	171.3	154.5	170.1	181.2
Financial assets (F)	326.7	327.8	352.6	359.2	342.0	360.9	370.8
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	98.7	104.1	110.0	110.5	112.6	116.7	119.0
Currency (F21)	8.2	8.6	9.0	9.2	9.2	9.4	9.6
Deposits (F2M)	90.6	95.5	101.0	101.2	103.4	107.3	109.4
Debt securities (F3)	3.9	3.5	3.3	3.2	2.8	2.6	2.5
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)	3.9	3.5	3.3	3.2	2.8	2.6	2.5
Loans (F4)	0.2	0.3	0.3	0.3	0.4	0.4	0.4
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	0.3	0.3	0.3	0.3	0.4	0.4
Equity and investment fund shares (F5)	160.9	158.2	172.5	178.5	164.5	175.7	182.9
Listed shares (F511)	47.2	42.0	48.4	51.0	41.6	48.1	52.9
Unlisted shares and other equity (F51M)	80.5	84.5	87.5	88.3	88.9	89.4	90.0
Investment fund shares (F52)	33.2	31.7	36.7	39.2	34.0	38.2	40.1
Insurance, pension and standardised guarantees (F6)	58.0	55.4	60.3	59.7	55.2	58.5	59.4
Life insurance (F62)	43.6	41.1	45.4	45.2	40.0	43.2	44.2
Pension schemes (F6M)	9.2	9.0	8.8	8.8	9.1	9.1	9.1
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)	5.2	5.3	6.1	5.7	6.0	6.1	6.1
Financial derivatives (F7)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other accounts receivable (F8)	4.9	6.3	6.1	6.9	6.6	7.0	6.5
Liabilities (F)	164.2	177.6	184.3	187.9	187.5	190.8	189.5
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)	145.8	152.3	157.2	158.7	160.3	161.3	163.0
Short-term loans (F4.S)	8.1	8.7	9.1	9.2	9.3	8.8	8.8
Long-term loans (F4.L)	137.7	143.6	148.2	149.5	151.0	152.4	154.2
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)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Life insurance (F62)							
Pension schemes (F6M)	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 (F7)	0.0	0.1	0.2	0.1	0.2	0.2	0.2
Other accounts payable (F8)	18.4	25.2	26.9	29.1	27.0	29.4	26.4

Sources: National statistical authorities.

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