

# CROATIA

## Summary indicators

### 1. Households and non-financial corporations summary indicators

(percentages, based on four-quarter cumulated transactions)

	2016	2017	2018	2019	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>Households <sup>1)</sup></b>									
Saving rate	9.2	9.4	9.9	10.0					
Investment rate	4.8								
Debt outstanding to gross disposable income	54.8	53.2	52.7	53.8					
Debt outstanding to GDP	35.1	34.0	33.9	34.6	34.2	34.6	35.0	36.2	37.7
<b>Non-financial corporations</b>									
Profit share	30.5								
Investment rate	28.3								
Leverage ratio	45.9	45.5	45.1	44.2	44.4	44.2	45.4	44.9	45.0
Debt outstanding to GDP (consolidated) <sup>2)</sup>	69.0	63.5	59.5	56.4	57.5	56.4	58.1	59.7	61.1

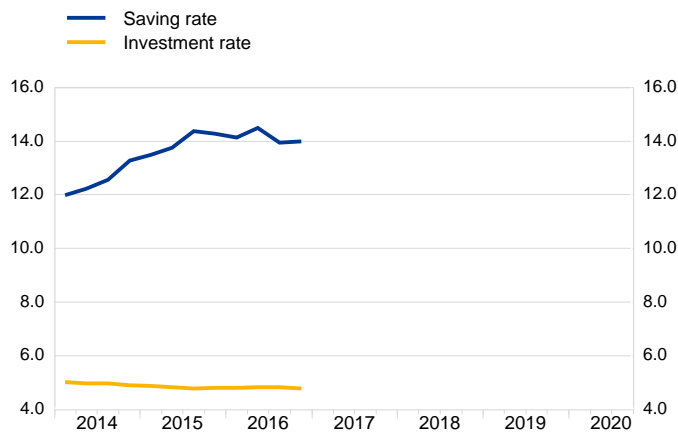
Sources: ECB and Eurostat.

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

2) Non-financial corporations' debt outstanding for Croatia is defined as the sum of liabilities from consolidated loans and non-consolidated debt securities issued (intra-NFC debt securities are not available and can thus not be excluded).

#### Households <sup>1)</sup> saving and investment rates

(percentages of gross disposable income)

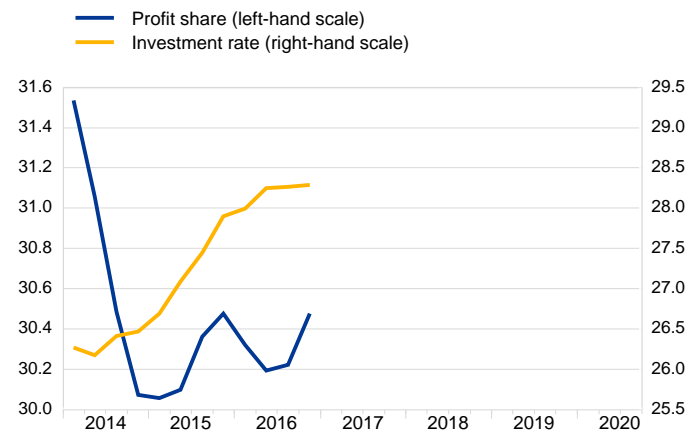


Sources: ECB and Eurostat.

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

#### Non-financial corporations profit share and investment rate

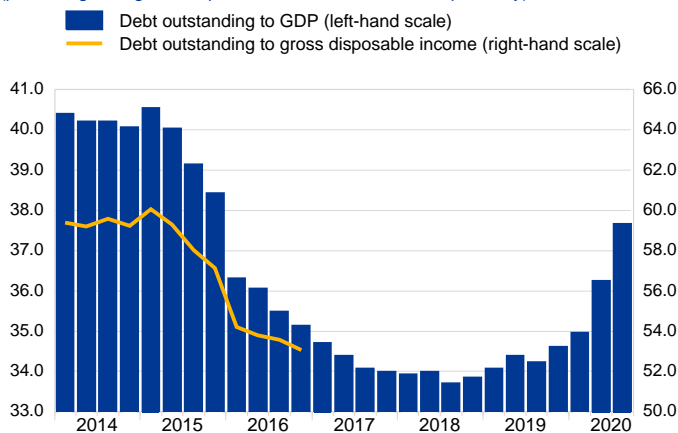
(percentages of gross value added)



Sources: ECB and Eurostat.

#### Households <sup>1)</sup> debt outstanding

(percentages of gross disposable income and GDP respectively)



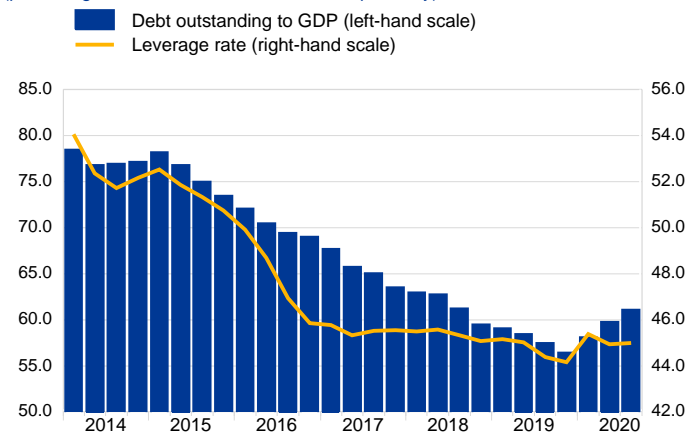
Sources: ECB and Eurostat.

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

2) Non-financial corporations' debt outstanding for Croatia is defined as the sum of liabilities from consolidated loans and non-consolidated debt securities issued (intra-NFC debt securities are not available and can thus not be excluded).

#### Non-financial corporations debt outstanding <sup>2)</sup> and leverage

(percentages of GDP and total liabilities respectively)



Sources: ECB and Eurostat.

# CROATIA

## Financial accounts

### 2. All institutional sectors, assets

(National currency in billions, current prices)

Assets 2020 Q3	Total economy	Non-financial corporations	Financial corporations	Monetary financial institutions <sup>1)</sup>	Non-MMF investment funds	Other financial institutions <sup>2)</sup>	Insurance corporations and pension funds	General govern- ment	House- holds <sup>3)</sup>	Rest of the world <sup>4)</sup>
<b>FINANCIAL TRANSACTIONS ACCOUNT</b>										
Total financial assets (F)	30.1	6.9	16.9	16.0	1.6	-1.2	0.5	-1.7	8.1	-1.1
Monetary gold and SDRs (F1)	0.0		0.0	0.0				0.0		0.0
Currency and deposits (F2)	14.5	2.5	7.8	6.4	0.5	0.1	0.7	0.0	4.3	7.5
Short-term debt securities (F3.S)	1.2	0.0	0.8	-0.1	0.9	0.0	-0.1	0.5	0.0	0.0
Long-term debt securities (F3.L)	8.1	-0.1	7.9	7.1	0.0	0.0	0.8	0.2	0.0	-7.9
Short-term loans (F4.S)	-1.9	-3.0	1.4	1.5	0.0	0.0	0.0	-0.3	0.0	1.4
Long-term loans (F4.L)	8.2	4.9	0.9	1.1	0.0	-0.2	0.0	2.4	0.0	-2.6
Listed shares (F511)	-0.2	-0.2	0.1	0.0	0.1	0.0	0.0	0.0	-0.1	0.2
Unlisted shares and other equity (F51M)	0.6	0.2	0.2	0.2	0.0	0.0	0.0	0.0	0.2	2.3
Investment funds shares (F52)	1.3	0.0	0.8	0.0	0.0	0.0	0.9	0.0	0.5	0.0
Life insurance (F62)	0.0								0.0	0.0
Pension schemes (F6M)	3.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.0	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	0.0
Financial derivatives (F7)	-1.8	0.0	0.0	-0.4	0.0	0.0	0.3	-1.7	0.0	0.2
Other accounts receivable (F8)	-2.8	2.6	-3.0	0.1	0.1	-1.1	-2.2	-2.7	0.4	-2.2
<b>OTHER CHANGES IN FINANCIAL ASSETS AND LIABILITIES ACCOUNT</b>										
Total financial assets (F)	-8.1	-0.9	-2.5	-2.5	0.0	0.3	-0.2	-2.6	-2.1	-4.1
Monetary gold and SDRs (F1)	0.0		0.0	0.0				0.0		0.0
Currency and deposits (F2)	-1.4	-0.1	-0.1	-0.1	0.0	0.0	0.0	-0.1	-1.1	-0.1
Short-term debt securities (F3.S)	-0.2	0.0	-0.2	-0.2	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities (F3.L)	-2.3	0.0	-2.3	-0.9	0.1	0.0	-1.4	0.0	0.0	-1.1
Short-term loans (F4.S)	0.0	0.3	-0.3	-0.3	0.0	0.0	0.0	0.0	0.0	-0.3
Long-term loans (F4.L)	-0.9	-0.3	-0.5	-0.4	-0.1	0.0	0.0	0.0	0.0	0.1
Listed shares (F511)	1.1	-0.2	1.2	0.0	0.1	0.0	1.0	0.3	-0.1	-2.2
Unlisted shares and other equity (F51M)	-2.2	-0.3	-0.1	0.0	-0.1	0.2	-0.2	-1.0	-0.7	-0.5
Investment funds shares (F52)	0.2	0.0	0.3	0.0	0.0	0.0	0.3	-0.2	0.1	0.0
Life insurance (F62)	0.0								0.0	0.0
Pension schemes (F6M)	-0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.2	0.0
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	0.0	0.0	0.0
Financial derivatives (F7)	-2.4	-0.1	-0.8	-0.6	0.0	0.0	-0.2	-1.5	0.0	-0.2
Other accounts receivable (F8)	0.1	-0.1	0.4	0.0	0.0	0.1	0.3	0.0	-0.2	0.2
<b>CLOSING FINANCIAL BALANCE SHEET</b>										
Total financial assets (F)	2,474.2	703.1	841.6	632.8	22.3	29.6	156.9	401.8	527.6	479.4
Monetary gold and SDRs (F1)	2.8		2.8	2.8				0.0		2.8
Currency and deposits (F2)	548.9	86.6	155.0	138.7	4.4	4.4	7.5	45.9	261.5	37.5
Short-term debt securities (F3.S)	44.7	1.1	36.0	32.3	1.4	0.2	2.1	7.6	0.0	0.6
Long-term debt securities (F3.L)	257.3	0.2	252.1	137.7	11.9	0.5	102.0	3.1	1.9	82.4
Short-term loans (F4.S)	98.5	34.3	61.3	58.7	0.0	2.4	0.1	3.0	0.0	5.7
Long-term loans (F4.L)	408.2	107.3	265.0	247.7	0.0	15.0	2.4	34.7	1.1	150.0
Listed shares (F511)	80.0	22.2	25.5	0.2	3.2	0.0	22.0	22.2	10.1	61.5
Unlisted shares and other equity (F51M)	469.8	161.7	17.6	10.3	0.5	4.9	1.9	210.2	80.2	107.3
Investment funds shares (F52)	30.5	1.7	14.6	0.4	0.9	0.6	12.7	1.2	13.0	0.7
Life insurance (F62)	18.9								18.9	0.2
Pension schemes (F6M)	118.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	118.3	0.0
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)	13.8	5.3	2.4	0.2	0.0	0.3	1.9	0.1	6.0	0.2
Financial derivatives (F7)	6.9	1.5	1.4	1.2	0.0	0.0	0.2	4.0	0.0	1.0
Other accounts receivable (F8)	375.6	281.2	7.9	2.5	0.1	1.2	4.2	69.8	16.7	29.5

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.

# CROATIA

## Financial accounts

### 2. All institutional sectors, liabilities

(National currency in billions, current prices)

Liabilities 2020 Q3	Total economy	Non-financial corporations	Financial corpora- tions	Monetary financial institu- tions <sup>1)</sup>	Non-MMF investment funds	Other financial institu- tions <sup>2)</sup>	Insurance corporations and pension funds	General government	House- holds <sup>3)</sup>	Rest of the world <sup>4)</sup>
<b>FINANCIAL TRANSACTIONS ACCOUNT</b>										
<i>Net lending(+)/net borrowing(-) (from financial accounts) (B9F)</i>	16.7	12.3	-1.5	-0.8	0.9	-0.1	-1.5	-2.1	8.0	-16.7
Total financial liabilities (F)	13.4	-5.4	18.3	16.7	0.7	-1.1	2.0	0.4	0.1	15.6
Monetary gold and SDRs (F1)	0.0		0.0	0.0				0.0		0.0
Currency and deposits (F2)	16.0		16.0	16.0				0.0		6.0
Short-term debt securities (F3.S)	-0.3	0.0	0.0	0.0	0.0	0.0	0.0	-0.3	0.0	1.5
Long-term debt securities (F3.L)	-2.7	-0.1	0.0	0.0	0.0	0.0	0.0	-2.6	0.0	2.8
Short-term loans (F4.S)	-4.4	-5.1	0.9	0.0	0.1	1.0	-0.2	-0.3	0.2	3.8
Long-term loans (F4.L)	5.8	5.2	-1.3	0.0	0.0	-1.3	0.0	0.9	1.0	-0.3
Listed shares (F511)	-0.1	-0.5	0.4	0.4	0.0	0.0	0.0	0.0	0.0	0.1
Unlisted shares and other equity (F51M)	2.4	2.0	0.4	0.3	0.0	0.0	0.1	0.0	0.0	0.5
Investment funds shares (F52)	0.6		0.6	0.0	0.6					0.7
Life insurance (F62)	0.0		0.0				0.0			0.0
Pension schemes (F6M)	3.0	0.0	3.0	0.0	0.0	0.0	3.0	0.0		0.0
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		-0.1
Financial derivatives (F7)	-0.3	-0.1	-0.3	-0.1	0.0	0.0	-0.2	0.0	0.0	-1.2
Other accounts payable (F8)	-6.7	-6.8	-1.4	0.0	0.0	-0.9	-0.6	2.6	-1.1	1.7
<b>OTHER CHANGES IN FINANCIAL ASSETS AND LIABILITIES ACCOUNT</b>										
<i>Other changes in net financial worth</i>	0.0	-0.2	3.1	2.8	0.2	0.4	-0.2	-0.8	-2.1	0.0
Total financial liabilities (F)	-8.1	-0.7	-5.6	-5.3	-0.2	-0.1	0.0	-1.8	0.0	-4.1
Monetary gold and SDRs (F1)	0.0		0.0	0.0				0.0		0.0
Currency and deposits (F2)	-1.0		-1.0	-1.0				0.0		-0.5
Short-term debt securities (F3.S)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.2
Long-term debt securities (F3.L)	-2.2	-0.6	0.0	0.0	0.0	0.0	0.0	-1.6	0.0	-1.1
Short-term loans (F4.S)	-0.4	-0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Long-term loans (F4.L)	-0.4	0.0	-0.1	0.0	0.0	-0.1	0.0	-0.2	-0.2	-0.4
Listed shares (F511)	-1.5	1.2	-2.7	-2.6	0.0	0.0	0.0	0.0	0.0	0.4
Unlisted shares and other equity (F51M)	-1.9	-1.2	-0.7	-0.8	0.0	-0.1	0.2	0.0	0.0	-0.9
Investment funds shares (F52)	-0.2		-0.2	0.0	-0.2					0.3
Life insurance (F62)	0.0		0.0				0.0			0.0
Pension schemes (F6M)	-0.2	0.0	-0.2	0.0	0.0	0.0	-0.2	0.0		0.0
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	0.0		0.0
Financial derivatives (F7)	-0.6	0.1	-0.7	-0.8	0.0	0.0	0.1	0.0	0.0	-2.0
Other accounts payable (F8)	0.2	0.1	-0.1	0.0	0.0	0.0	-0.1	0.0	0.2	0.1
<b>CLOSING FINANCIAL BALANCE SHEET</b>										
<i>Net financial worth (BF90)</i>	-182.0	-389.6	8.2	25.4	0.6	-9.2	-8.6	-177.7	377.1	182.0
Total financial liabilities (F)	2,656.2	1,092.7	833.4	607.4	21.7	38.8	165.5	579.6	150.5	297.4
Monetary gold and SDRs (F1)	2.8		2.8	2.8				0.0		2.8
Currency and deposits (F2)	522.5		522.5	522.5				0.0		63.9
Short-term debt securities (F3.S)	26.1	0.7	0.0	0.0	0.0	0.0	0.0	25.4	0.0	19.2
Long-term debt securities (F3.L)	244.6	20.7	1.2	1.2	0.0	0.0	0.0	222.6	0.0	95.1
Short-term loans (F4.S)	71.8	53.7	2.9	0.0	0.6	2.1	0.2	3.7	11.5	32.4
Long-term loans (F4.L)	545.7	286.1	21.3	0.0	0.0	21.1	0.2	108.1	130.2	12.5
Listed shares (F511)	130.6	97.5	33.1	32.0	0.0	0.0	1.0	0.0		10.9
Unlisted shares and other equity (F51M)	558.9	359.7	68.9	44.0	0.0	13.9	11.0	130.3	0.0	18.2
Investment funds shares (F52)	21.0	21.0	21.0	0.0	21.0					10.2
Life insurance (F62)	19.2		19.2				19.2			0.0
Pension schemes (F6M)	118.3	0.0	118.3	0.0	0.0	0.0	118.3	0.0		0.0
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)	12.1	0.0	12.1	0.0	0.0	0.0	12.1	0.0		1.8
Financial derivatives (F7)	2.2	0.9	1.3	1.2	0.0	0.0	0.1	0.0	0.0	5.7
Other accounts payable (F8)	380.5	273.3	9.0	3.7	0.2	1.6	3.5	89.4	8.8	24.6

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.

# CROATIA

## Institutional sectors

### 3.1 Total economy

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>FINANCIAL TRANSACTIONS ACCOUNT</b>							
<b>Net lending (+)/net borrowing (-) (from financial account) (B9F)</b>	16.4	10.1	26.2	-2.8	-5.9	-0.3	16.7
<b>Transactions in assets (F)</b>	88.3	106.9	44.6	-3.6	-8.2	64.3	30.1
Monetary gold and special drawing rights (SDRs) (F1)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits (F2)	45.2	23.6	15.6	-20.3	-1.7	31.6	14.5
Currency (F21)	3.9	3.4	-0.7	-1.0	18.1	2.4	-0.9
Deposits (F2M)	41.2	20.2	16.3	-19.3	-19.8	29.1	15.4
Debt securities (F3)	14.6	20.6	7.4	11.0	-14.8	12.2	9.3
Short-term debt securities (F3.S)	-1.6	10.6	3.4	-11.4	-6.6	8.0	1.2
Long-term debt securities (F3.L)	16.2	9.9	4.0	22.4	-8.2	4.2	8.1
Loans (F4)	15.7	33.1	11.0	-3.2	14.5	9.5	6.3
Short-term loans (F4.S)	4.0	12.5	4.2	-13.8	5.2	0.1	-1.9
Long-term loans (F4.L)	11.7	20.5	6.8	10.6	9.3	9.3	8.2
Equity and investment fund shares (F5)	2.3	19.2	10.9	4.9	-1.9	1.4	1.7
Listed shares (F511)	-2.7	-2.0	3.0	-0.6	2.2	1.6	-0.2
Unlisted shares and other equity (F51M)	1.6	18.7	5.2	4.3	0.9	-0.1	0.6
Investment fund shares (F52)	3.5	2.4	2.7	1.2	-5.1	0.0	1.3
Insurance, pension and standardised guarantees (F6)	3.9	5.7	2.4	2.5	-3.1	4.5	2.9
Life insurance (F62)	0.6	0.3	0.2	0.2	0.1	-0.2	0.0
Pension schemes (F6M)	3.6	4.9	2.1	2.6	-4.3	4.2	3.0
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)	-0.3	0.5	0.1	-0.3	1.0	0.5	-0.1
Financial derivatives (F7)	-3.2	-0.8	-0.3	-0.3	-0.2	-0.3	-1.8
Other accounts receivable (F8)	10.0	5.5	-2.4	1.8	-1.0	5.4	-2.8
<b>Transactions in liabilities (F)</b>	71.9	96.8	18.4	-0.8	-2.3	64.6	13.4
Monetary gold and SDRs (F1)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits (F2)	26.2	26.2	8.8	-8.7	-2.8	23.0	16.0
Currency (F21)	3.8	3.4	-0.1	-0.9	1.3	2.2	-0.4
Deposits (F2M)	22.4	22.9	8.9	-7.9	-4.1	20.7	16.5
Debt securities (F3)	10.3	6.5	8.2	-6.0	-0.2	25.6	-2.9
Short-term debt securities (F3.S)	-0.1	1.6	-0.2	0.0	-1.3	8.4	-0.3
Long-term debt securities (F3.L)	10.4	4.9	8.4	-6.0	1.1	17.2	-2.7
Loans (F4)	18.0	25.1	-10.5	2.9	7.1	5.0	1.5
Short-term loans (F4.S)	11.1	12.7	-5.2	-4.3	-0.6	-3.6	-4.4
Long-term loans (F4.L)	6.9	12.4	-5.3	7.2	7.7	8.6	5.8
Equity and investment fund shares (F5)	4.4	27.9	14.7	6.0	-1.5	2.0	3.0
Listed shares (F511)	-0.6	0.5	4.4	-0.3	1.8	1.6	-0.1
Unlisted shares and other equity (F51M)	4.4	25.8	8.0	5.8	2.2	-0.1	2.4
Investment fund shares (F52)	0.6	1.6	2.3	0.4	-5.5	0.5	0.6
Insurance, pension and standardised guarantees (F6)	4.1	5.7	2.4	2.6	-3.5	4.4	3.0
Life insurance (F62)	0.6	0.3	0.2	0.2	0.1	-0.2	0.0
Pension schemes (F6M)	3.6	4.9	2.1	2.6	-4.3	4.2	3.0
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)	-0.1	0.5	0.0	-0.3	0.6	0.4	0.0
Financial derivatives (F7)	-0.5	-1.4	0.1	-0.4	0.5	-0.2	-0.3
Other accounts payable (F8)	9.5	6.9	-5.2	2.9	-1.9	4.9	-6.7

Sources: National statistical authorities.

## CROATIA

### Institutional sectors

#### 3.1 Total economy (cont'd)

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>OTHER CHANGES IN FINANCIAL ASSETS AND LIABILITIES ACCOUNT</b>							
<b>Other changes in net financial worth</b>	0.6	5.8	0.9	-2.8	2.9	3.1	0.0
<b>Other changes in financial assets (F)</b>	-19.6	-7.4	13.5	3.4	-1.0	4.2	-8.1
Monetary gold and special drawing rights (SDRs) (F1)	-0.2	0.0	0.1	0.0	0.0	0.0	0.0
Currency and deposits (F2)	-3.9	-2.0	1.2	0.8	4.7	-1.7	-1.4
Currency (F21)	-0.1	0.0	0.0	0.0	0.4	-0.2	-0.1
Deposits (F2M)	-3.8	-1.9	1.1	0.7	4.2	-1.5	-1.3
Debt securities (F3)	-4.6	-0.3	2.1	-0.6	4.6	-0.7	-2.4
Short-term debt securities (F3.S)	-0.5	0.1	0.3	0.1	0.5	-0.2	-0.2
Long-term debt securities (F3.L)	-4.1	-0.4	1.9	-0.7	4.1	-0.5	-2.3
Loans (F4)	-10.6	-5.2	-0.8	0.1	4.0	-1.6	-0.9
Short-term loans (F4.S)	-4.4	-1.8	-0.2	-0.5	0.4	-0.3	0.0
Long-term loans (F4.L)	-6.2	-3.4	-0.6	0.6	3.6	-1.3	-0.9
Equity and investment fund shares (F5)	2.4	-8.1	5.0	3.4	-16.8	4.3	-1.0
Listed shares (F511)	-4.8	-4.5	4.0	2.2	-16.9	5.1	1.1
Unlisted shares and other equity (F51M)	7.0	-2.2	0.4	0.4	3.2	-2.0	-2.2
Investment fund shares (F52)	0.2	-1.5	0.6	0.7	-3.1	1.2	0.2
Insurance, pension and standardised guarantees (F6)	5.1	1.9	2.2	0.6	-0.1	4.1	-0.2
Life insurance (F62)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Pension schemes (F6M)	5.1	1.9	2.2	0.6	-0.1	4.1	-0.2
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)	-6.9	2.6	3.1	-1.0	2.9	-0.8	-2.4
Other accounts receivable (F8)	-6.9	2.6	0.5	0.1	-0.4	0.5	0.1
<b>Other changes in liabilities (F)</b>	-20.2	-13.3	12.5	6.2	-3.9	1.1	-8.1
Monetary gold and SDRs (F1)	-0.2	0.0	0.1	0.0	0.0	0.0	0.0
Currency and deposits (F2)	-3.7	-2.1	1.1	0.8	4.7	-1.6	-1.0
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	-3.7	-2.1	1.1	0.8	4.7	-1.6	-1.0
Debt securities (F3)	-8.4	0.3	2.5	-0.3	4.2	-1.6	-2.2
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)	-8.4	0.3	2.5	-0.3	4.2	-1.6	-2.2
Loans (F4)	-13.5	-8.0	1.3	0.6	7.1	-2.4	-0.8
Short-term loans (F4.S)	-4.4	-4.6	-0.4	-0.8	-0.2	-0.3	-0.4
Long-term loans (F4.L)	-9.2	-3.3	1.7	1.4	7.3	-2.1	-0.4
Equity and investment fund shares (F5)	2.4	-11.9	4.9	4.6	-20.4	2.7	-3.5
Listed shares (F511)	-4.6	-8.4	4.3	2.7	-23.2	3.6	-1.5
Unlisted shares and other equity (F51M)	7.1	-2.5	0.3	1.6	4.1	-1.3	-1.9
Investment fund shares (F52)	-0.1	-0.9	0.2	0.3	-1.3	0.3	-0.2
Insurance, pension and standardised guarantees (F6)	5.1	1.9	2.2	0.6	-0.1	4.1	-0.2
Life insurance (F62)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Pension schemes (F6M)	5.1	1.9	2.2	0.6	-0.1	4.1	-0.2
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)	-1.1	1.2	0.6	-0.2	0.5	-0.2	-0.6
Other accounts payable (F8)	-0.7	5.3	-0.2	0.3	0.1	0.1	0.2

Sources: National statistical authorities.

# CROATIA

## Institutional sectors

### 3.1 Total economy (cont'd)

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>CLOSING FINANCIAL BALANCE SHEET</b>							
<b>Net financial assets (+)/liabilities (-)</b>	-236.2	-220.3	-192.8	-198.4	-201.4	-198.7	-182.0
<b>Financial assets (F)</b>	2,163.6	2,263.1	2,393.1	2,393.0	2,383.8	2,452.2	2,474.2
Monetary gold and special drawing rights (SDRs) (F1)	2.7	2.8	2.8	2.8	2.9	2.8	2.8
Currency and deposits (F2)	462.3	484.0	522.4	502.9	505.9	535.8	548.9
Currency (F21)	37.0	40.4	45.8	44.9	63.5	65.7	64.8
Deposits (F2M)	425.3	443.6	476.5	458.0	442.4	470.1	484.2
Debt securities (F3)	236.8	257.0	283.4	293.8	283.6	295.1	302.0
Short-term debt securities (F3.S)	34.6	45.3	53.2	41.9	35.8	43.6	44.7
Long-term debt securities (F3.L)	202.2	211.7	230.2	251.9	247.9	251.5	257.3
Loans (F4)	437.7	465.6	478.1	474.9	493.5	501.3	506.8
Short-term loans (F4.S)	109.3	120.1	109.3	95.0	100.6	100.4	98.5
Long-term loans (F4.L)	328.4	345.5	368.8	379.9	392.9	400.9	408.2
Equity and investment fund shares (F5)	538.9	550.0	584.2	592.6	573.8	579.5	580.3
Listed shares (F511)	81.1	74.7	85.4	87.1	72.4	79.1	80.0
Unlisted shares and other equity (F51M)	430.9	447.4	464.6	469.4	473.5	471.4	469.8
Investment fund shares (F52)	26.9	27.9	34.2	36.1	27.9	29.1	30.5
Insurance, pension and standardised guarantees (F6)	118.2	125.8	139.7	142.8	139.6	148.3	151.0
Life insurance (F62)	17.8	18.1	18.8	19.0	19.1	18.9	18.9
Pension schemes (F6M)	89.4	96.2	108.3	111.5	107.2	115.5	118.3
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)	11.0	11.6	12.6	12.3	13.3	13.8	13.8
Financial derivatives (F7)	4.6	6.5	10.8	9.5	12.1	11.1	6.9
Other accounts receivable (F8)	362.3	371.5	371.8	373.7	372.3	378.3	375.6
<b>Liabilities (F)</b>	2,399.8	2,483.4	2,585.9	2,591.4	2,585.2	2,650.9	2,656.2
Monetary gold and SDRs (F1)	2.7	2.7	2.8	2.8	2.8	2.8	2.8
Currency and deposits (F2)	442.0	466.2	492.2	484.2	486.1	507.4	522.5
Currency (F21)	31.7	35.0	39.6	38.7	40.1	42.3	41.9
Deposits (F2M)	410.3	431.1	452.6	445.5	446.0	465.1	480.6
Debt securities (F3)	221.1	227.8	254.1	247.8	251.8	275.8	270.6
Short-term debt securities (F3.S)	18.1	19.7	19.2	19.3	18.0	26.3	26.1
Long-term debt securities (F3.L)	203.0	208.1	234.8	228.5	233.8	249.4	244.6
Loans (F4)	584.7	601.8	596.7	600.1	614.2	616.9	617.5
Short-term loans (F4.S)	94.6	102.6	86.6	81.4	80.6	76.6	71.8
Long-term loans (F4.L)	490.1	499.2	510.1	518.7	533.7	540.3	545.7
Equity and investment fund shares (F5)	660.6	676.6	717.6	728.2	706.3	711.0	710.4
Listed shares (F511)	140.9	133.0	145.8	148.2	126.9	132.1	130.6
Unlisted shares and other equity (F51M)	498.6	521.9	545.9	553.3	559.7	558.3	558.9
Investment fund shares (F52)	21.1	21.8	25.8	26.6	19.7	20.6	21.0
Insurance, pension and standardised guarantees (F6)	117.5	125.2	138.7	141.9	138.3	146.8	149.6
Life insurance (F62)	18.1	18.4	19.1	19.2	19.4	19.2	19.2
Pension schemes (F6M)	89.4	96.2	108.3	111.5	107.2	115.5	118.3
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)	10.1	10.6	11.4	11.1	11.8	12.2	12.1
Financial derivatives (F7)	2.3	2.1	3.2	2.5	3.5	3.1	2.2
Other accounts payable (F8)	368.8	381.0	380.7	383.9	382.1	387.1	380.5

Sources: National statistical authorities.

# CROATIA

## Institutional sectors

### 3.2 Non-financial corporations

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>FINANCIAL TRANSACTIONS ACCOUNT</b>							
<b>Net lending (+)/net borrowing (-) (from financial account) (B9F)</b>	-6.5	-11.6	9.4	-0.5	-5.3	6.0	12.3
<b>Transactions in assets (F)</b>	20.2	30.7	13.0	4.2	1.6	6.7	6.9
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	4.6	4.3	5.4	1.3	0.0	6.3	2.5
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	4.6	4.3	5.4	1.3	0.0	6.3	2.5
Debt securities (F3)	0.1	0.0	1.1	0.0	0.1	-0.9	-0.1
Short-term debt securities (F3.S)	0.1	-0.1	1.1	0.0	0.0	0.0	0.0
Long-term debt securities (F3.L)	0.0	0.1	0.0	0.0	0.1	-0.9	-0.1
Loans (F4)	14.6	14.9	1.3	1.6	1.2	1.6	1.9
Short-term loans (F4.S)	10.3	8.5	-3.6	-3.5	-3.3	-3.5	-3.0
Long-term loans (F4.L)	4.3	6.4	4.8	5.1	4.5	5.1	4.9
Equity and investment fund shares (F5)	-6.8	10.9	5.8	1.9	0.9	1.2	0.0
Listed shares (F511)	-1.9	-1.7	1.7	-0.7	1.1	0.7	-0.2
Unlisted shares and other equity (F51M)	-4.9	12.5	3.6	2.6	0.6	0.4	0.2
Investment fund shares (F52)	0.0	0.0	0.5	0.0	-0.8	0.1	0.0
Insurance, pension and standardised guarantees (F6)	0.2	1.0	0.0	-0.1	0.3	0.1	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)	0.2	1.0	0.0	-0.1	0.3	0.1	0.0
Financial derivatives (F7)	-0.2	-0.2	0.0	-0.1	0.1	-0.2	0.0
Other accounts receivable (F8)	7.7	-0.2	-0.5	-0.5	-0.9	-1.3	2.6
Trade credits and advances (F81)	3.2	-3.2	0.5	1.2	1.8	0.1	3.4
<b>Transactions in liabilities (F)</b>	26.7	42.4	3.7	4.7	7.0	0.7	-5.4
Currency and deposits (F2)							
Currency (F21)							
Deposits (F2M)							
Debt securities (F3)	-3.0	-0.1	8.6	-0.3	0.1	0.0	-0.1
Short-term debt securities (F3.S)	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities (F3.L)	-3.0	-0.1	8.6	-0.3	0.1	0.0	-0.1
Loans (F4)	17.6	15.4	-10.5	-0.5	4.7	-0.8	0.1
Short-term loans (F4.S)	9.7	11.3	-4.1	-3.6	-1.3	-4.5	-5.1
Long-term loans (F4.L)	7.9	4.1	-6.4	3.1	6.0	3.7	5.2
Equity and investment fund shares (F5)	-0.2	22.8	11.3	4.2	3.1	1.2	1.5
Listed shares (F511)	-0.7	-1.6	3.7	-1.3	1.2	1.3	-0.5
Unlisted shares and other equity (F51M)	0.5	24.4	7.6	5.5	1.9	-0.1	2.0
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)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives (F7)	-0.6	-0.9	0.0	-0.3	-0.1	-0.1	-0.1
Other accounts payable (F8)	13.0	5.0	-5.8	1.6	-0.8	0.4	-6.8
Trade credits and advances (F81)	2.4	-1.7	-2.9	1.9	1.9	-1.1	-1.4

Sources: National statistical authorities.

## CROATIA

### Institutional sectors

#### 3.2 Non-financial corporations (cont'd)

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>OTHER CHANGES IN FINANCIAL ASSETS AND LIABILITIES ACCOUNT</b>							
<b>Other changes in net financial worth</b>	10.6	13.3	-2.9	-3.6	5.8	-1.2	-0.2
<b>Other changes in financial assets (F)</b>	7.4	3.0	1.2	0.5	-7.1	2.1	-0.9
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	-0.4	-0.2	0.1	0.1	0.5	-0.2	-0.1
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	-0.4	-0.2	0.1	0.1	0.5	-0.2	-0.1
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)	-0.1	0.3	0.0	0.0	0.0	-0.1	0.0
Short-term loans (F4.S)	0.0	0.1	0.0	-0.3	-0.2	0.0	0.3
Long-term loans (F4.L)	-0.1	0.2	0.1	0.2	0.2	0.0	-0.3
Equity and investment fund shares (F5)	8.3	-1.2	0.3	0.3	-7.1	1.8	-0.6
Listed shares (F511)	-2.2	-1.2	1.1	0.7	-6.8	1.9	-0.2
Unlisted shares and other equity (F51M)	10.4	0.2	-0.7	-0.4	-0.3	-0.1	-0.3
Investment fund shares (F52)	0.0	-0.2	0.0	0.0	-0.1	0.0	0.0
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)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives (F7)	-0.5	0.3	0.2	0.0	0.1	0.0	-0.1
Other accounts receivable (F8)	0.2	3.9	0.5	0.1	-0.6	0.5	-0.1
Trade credits and advances (F81)	-0.3	0.3	0.4	0.1	-0.5	0.0	0.0
<b>Other changes in liabilities (F)</b>	-3.2	-10.3	4.0	4.1	-12.8	3.2	-0.7
Currency and deposits (F2)							
Currency (F21)							
Deposits (F2M)							
Debt securities (F3)	-0.9	0.0	0.2	0.0	0.4	0.2	-0.6
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)	-0.9	0.0	0.2	0.0	0.4	0.2	-0.6
Loans (F4)	-8.5	-5.3	1.4	0.0	3.5	-1.2	-0.4
Short-term loans (F4.S)	-2.7	-4.1	-0.4	-0.8	-0.2	-0.3	-0.4
Long-term loans (F4.L)	-5.7	-1.2	1.8	0.8	3.7	-0.9	0.0
Equity and investment fund shares (F5)	6.4	-7.0	2.6	3.8	-17.0	4.3	0.0
Listed shares (F511)	-3.5	-7.0	3.7	1.9	-18.3	4.1	1.2
Unlisted shares and other equity (F51M)	9.9	0.1	-1.1	1.9	1.4	0.2	-1.2
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)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives (F7)	0.7	0.7	0.0	0.1	0.1	0.2	0.1
Other accounts payable (F8)	-0.9	1.2	-0.2	0.2	0.0	-0.3	0.1
Trade credits and advances (F81)	-0.2	1.5	-0.2	0.2	0.1	-0.1	0.1

Sources: National statistical authorities.



# CROATIA

## Institutional sectors

### 3.2 Non-financial corporations (cont'd)

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>CLOSING FINANCIAL BALANCE SHEET</b>							
<b>Net financial assets (+)/liabilities (-)</b>	-398.2	-396.5	-402.8	-406.9	-406.5	-401.7	-389.6
<b>Financial assets (F)</b>	632.6	666.4	689.2	693.9	688.4	697.1	703.1
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	67.6	71.6	76.2	77.6	78.2	84.2	86.6
Currency (F21)	2.1	2.1	2.1	2.1	2.1	2.1	2.1
Deposits (F2M)	65.4	69.5	74.1	75.5	76.0	82.1	84.5
Debt securities (F3)	2.3	2.3	2.3	2.2	2.3	1.4	1.3
Short-term debt securities (F3.S)	1.1	1.1	1.1	1.1	1.1	1.1	1.1
Long-term debt securities (F3.L)	1.2	1.2	1.2	1.2	1.2	0.3	0.2
Loans (F4)	115.7	130.8	135.4	137.0	138.3	139.8	141.6
Short-term loans (F4.S)	49.4	58.0	47.7	43.9	40.5	37.0	34.3
Long-term loans (F4.L)	66.3	72.8	87.8	93.1	97.8	102.8	107.3
Equity and investment fund shares (F5)	164.0	173.8	187.1	189.4	183.1	186.2	185.6
Listed shares (F511)	24.6	21.7	25.5	25.6	19.9	22.6	22.2
Unlisted shares and other equity (F51M)	137.3	150.1	159.0	161.2	161.5	161.8	161.7
Investment fund shares (F52)	2.1	1.9	2.5	2.6	1.7	1.8	1.7
Insurance, pension and standardised guarantees (F6)	3.8	4.8	5.0	4.9	5.2	5.3	5.3
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)	3.8	4.8	5.0	4.9	5.2	5.3	5.3
Financial derivatives (F7)	1.3	1.4	1.7	1.6	1.7	1.6	1.5
Other accounts receivable (F8)	277.9	281.6	281.4	281.0	279.5	278.7	281.2
Trade credits and advances (F81)	129.2	126.3	129.9	131.2	132.5	132.7	136.1
<b>Liabilities (F)</b>	1,030.8	1,062.9	1,092.0	1,100.8	1,094.9	1,098.8	1,092.7
Currency and deposits (F2)							
Currency (F21)							
Deposits (F2M)							
Debt securities (F3)	12.9	12.8	21.7	21.4	22.0	22.1	21.4
Short-term debt securities (F3.S)	0.7	0.7	0.7	0.7	0.7	0.7	0.7
Long-term debt securities (F3.L)	12.2	12.1	21.1	20.8	21.3	21.5	20.7
Loans (F4)	330.2	340.3	334.3	333.9	342.1	340.1	339.8
Short-term loans (F4.S)	78.2	85.4	70.0	65.6	64.1	59.2	53.7
Long-term loans (F4.L)	252.0	254.9	264.4	268.3	278.0	280.8	286.1
Equity and investment fund shares (F5)	410.6	426.4	456.1	464.1	450.2	455.7	457.2
Listed shares (F511)	105.9	97.2	108.0	108.5	91.4	96.8	97.5
Unlisted shares and other equity (F51M)	304.7	329.2	348.1	355.5	358.8	358.9	359.7
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)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives (F7)	1.1	1.0	1.0	0.8	0.9	0.9	0.9
Other accounts payable (F8)	276.1	282.4	278.8	280.6	279.8	280.0	273.3
Trade credits and advances (F81)	126.3	126.1	128.7	130.8	132.8	131.6	130.3

Sources: National statistical authorities.

# CROATIA

## Institutional sectors

### 3.3 Financial corporations

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>FINANCIAL TRANSACTIONS ACCOUNT</b>							
<b>Net lending (+)/net borrowing (-) (from financial account) (B9F)</b>	11.7	4.7	3.4	-1.0	7.0	0.3	-1.5
<b>Transactions in assets (F)</b>	43.4	41.7	17.1	-6.4	-2.2	26.4	16.9
Monetary gold and special drawing rights (SDRs) (F1)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits (F2)	33.8	7.0	0.8	-14.7	-1.6	5.4	7.8
Currency (F21)	0.8	0.8	-1.2	-0.4	17.1	0.4	-1.0
Deposits (F2M)	33.0	6.1	2.0	-14.3	-18.8	5.0	8.8
Debt securities (F3)	14.7	17.7	6.3	11.2	-15.1	12.5	8.7
Short-term debt securities (F3.S)	-1.5	8.2	2.4	-11.4	-7.1	7.6	0.8
Long-term debt securities (F3.L)	16.3	9.5	3.9	22.6	-8.0	4.9	7.9
Loans (F4)	-10.0	15.0	9.6	-3.9	13.1	6.6	2.4
Short-term loans (F4.S)	-7.3	4.2	7.8	-9.9	8.4	1.2	1.4
Long-term loans (F4.L)	-2.7	10.8	1.7	6.0	4.7	5.4	0.9
Equity and investment fund shares (F5)	6.0	2.4	1.7	1.2	0.3	-0.2	1.2
Listed shares (F511)	0.4	0.6	0.6	0.4	0.6	0.5	0.1
Unlisted shares and other equity (F51M)	3.8	0.5	0.1	0.2	0.4	-0.5	0.2
Investment fund shares (F52)	1.8	1.3	1.0	0.6	-0.8	-0.3	0.8
Insurance, pension and standardised guarantees (F6)	-0.3	-0.2	0.0	-0.1	0.4	0.1	-0.1
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)	-0.3	-0.2	0.0	-0.1	0.4	0.1	-0.1
Financial derivatives (F7)	-0.7	-0.3	-0.2	-0.2	-0.1	-0.1	0.0
Other accounts receivable (F8)	-0.2	0.1	-1.0	0.2	0.9	2.2	-3.0
<b>Transactions in liabilities (F)</b>	31.7	37.0	13.8	-5.3	-9.2	26.1	18.3
Monetary gold and SDRs (F1)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits (F2)	26.2	26.2	8.8	-8.7	-2.8	23.0	16.0
Currency (F21)	3.8	3.4	-0.1	-0.9	1.3	2.2	-0.4
Deposits (F2M)	22.4	22.9	8.9	-7.9	-4.1	20.7	16.5
Debt securities (F3)	-0.6	0.2	0.0	0.0	0.0	0.0	0.0
Short-term debt securities (F3.S)	0.0	-0.1	0.0	0.0	0.0	0.0	0.0
Long-term debt securities (F3.L)	-0.6	0.3	0.0	0.0	0.0	0.0	0.0
Loans (F4)	-2.5	1.5	-0.3	-1.4	0.9	-2.9	-0.5
Short-term loans (F4.S)	0.0	0.5	-0.5	-1.1	0.9	-1.1	0.9
Long-term loans (F4.L)	-2.5	1.1	0.3	-0.3	0.1	-1.8	-1.3
Equity and investment fund shares (F5)	4.6	5.1	3.3	1.8	-4.6	0.8	1.5
Listed shares (F511)	0.1	2.1	0.6	1.1	0.6	0.3	0.4
Unlisted shares and other equity (F51M)	3.9	1.4	0.4	0.3	0.3	0.0	0.4
Investment fund shares (F52)	0.6	1.6	2.3	0.4	-5.5	0.5	0.6
Insurance, pension and standardised guarantees (F6)	4.1	5.7	2.4	2.6	-3.5	4.4	3.0
Life insurance (F62)	0.6	0.3	0.2	0.2	0.1	-0.2	0.0
Pension schemes (F6M)	3.6	4.9	2.1	2.6	-4.3	4.2	3.0
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)	-0.1	0.5	0.0	-0.3	0.6	0.4	0.0
Financial derivatives (F7)	0.1	-0.6	0.1	-0.1	0.5	-0.1	-0.3
Other accounts payable (F8)	-0.2	-1.2	-0.6	0.5	0.2	0.9	-1.4

Sources: National statistical authorities.

# CROATIA

## Institutional sectors

### 3.3 Financial corporations (cont'd)

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>OTHER CHANGES IN FINANCIAL ASSETS AND LIABILITIES ACCOUNT</b>							
<b>Other changes in net financial worth</b>	-14.3	-6.4	-2.9	-0.8	1.0	0.1	3.1
<b>Other changes in financial assets (F)</b>	-19.2	-11.0	3.5	1.0	3.2	0.8	-2.5
Monetary gold and special drawing rights (SDRs) (F1)	-0.2	0.0	0.1	0.0	0.0	0.0	0.0
Currency and deposits (F2)	-0.5	-0.3	0.1	0.1	0.7	-0.3	-0.1
Currency (F21)	-0.1	0.0	0.0	0.0	0.4	-0.2	-0.1
Deposits (F2M)	-0.4	-0.2	0.0	0.1	0.3	-0.1	-0.1
Debt securities (F3)	-4.6	-0.2	2.1	-0.6	4.6	-0.7	-2.4
Short-term debt securities (F3.S)	-0.5	0.1	0.3	0.1	0.5	-0.2	-0.2
Long-term debt securities (F3.L)	-4.0	-0.2	1.9	-0.7	4.1	-0.6	-2.3
Loans (F4)	-10.4	-5.4	-0.8	0.0	3.7	-1.4	-0.8
Short-term loans (F4.S)	-4.4	-1.8	-0.2	-0.3	0.6	-0.3	-0.3
Long-term loans (F4.L)	-6.0	-3.5	-0.7	0.3	3.1	-1.1	-0.5
Equity and investment fund shares (F5)	-1.6	-5.5	1.4	1.7	-6.8	3.7	1.3
Listed shares (F511)	-1.5	-0.9	1.1	1.1	-4.7	2.2	1.2
Unlisted shares and other equity (F51M)	-0.3	-3.7	-0.1	0.1	-0.1	0.6	-0.1
Investment fund shares (F52)	0.3	-0.8	0.4	0.5	-2.0	0.9	0.3
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)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives (F7)	-0.9	0.5	0.7	-0.1	0.9	-0.2	-0.8
Other accounts receivable (F8)	-1.0	-0.3	0.0	0.0	0.1	-0.2	0.4
<b>Other changes in liabilities (F)</b>	-4.8	-4.6	6.4	1.8	2.2	0.7	-5.6
Monetary gold and SDRs (F1)	-0.2	0.0	0.1	0.0	0.0	0.0	0.0
Currency and deposits (F2)	-3.7	-2.1	1.1	0.8	4.7	-1.6	-1.0
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	-3.7	-2.1	1.1	0.8	4.7	-1.6	-1.0
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)	-0.4	-0.4	0.1	0.1	0.7	-0.3	-0.1
Short-term loans (F4.S)	-0.2	-0.1	0.0	0.0	0.0	0.0	0.0
Long-term loans (F4.L)	-0.2	-0.4	0.1	0.1	0.7	-0.2	-0.1
Equity and investment fund shares (F5)	-3.8	-5.1	2.3	0.5	-3.4	-1.7	-3.6
Listed shares (F511)	-1.1	-1.4	0.6	0.8	-4.8	-0.5	-2.7
Unlisted shares and other equity (F51M)	-2.6	-2.8	1.4	-0.6	2.7	-1.6	-0.7
Investment fund shares (F52)	-0.1	-0.9	0.2	0.3	-1.3	0.3	-0.2
Insurance, pension and standardised guarantees (F6)	5.1	1.9	2.2	0.6	-0.1	4.1	-0.2
Life insurance (F62)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Pension schemes (F6M)	5.1	1.9	2.2	0.6	-0.1	4.1	-0.2
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)	-1.9	0.7	0.5	-0.3	0.4	-0.4	-0.7
Other accounts payable (F8)	0.1	0.4	0.1	0.1	-0.1	0.5	-0.1

Sources: National statistical authorities.

# CROATIA

## Institutional sectors

### 3.3 Financial corporations (cont'd)

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>CLOSING FINANCIAL BALANCE SHEET</b>							
<b>Net financial assets (+)/liabilities (-)</b>	5.2	3.5	-0.2	-2.0	6.1	6.6	8.2
<b>Financial assets (F)</b>	723.1	753.8	804.3	798.9	800.0	827.2	841.6
Monetary gold and special drawing rights (SDRs) (F1)	2.7	2.8	2.8	2.8	2.9	2.8	2.8
Currency and deposits (F2)	140.0	146.7	157.8	143.2	142.2	147.3	155.0
Currency (F21)	11.5	12.3	14.4	14.0	31.6	31.8	30.7
Deposits (F2M)	128.5	134.4	143.4	129.2	110.7	115.6	124.3
Debt securities (F3)	225.3	242.8	270.1	280.6	270.1	281.9	288.1
Short-term debt securities (F3.S)	28.8	37.0	46.0	34.6	28.0	35.4	36.0
Long-term debt securities (F3.L)	196.5	205.8	224.1	246.0	242.2	246.5	252.1
Loans (F4)	290.5	300.2	306.5	302.6	319.5	324.7	326.3
Short-term loans (F4.S)	58.4	60.8	60.3	50.2	59.2	60.1	61.3
Long-term loans (F4.L)	232.1	239.4	246.2	252.5	260.3	264.6	265.0
Equity and investment fund shares (F5)	51.8	48.8	55.5	58.3	51.8	55.3	57.8
Listed shares (F511)	21.2	20.8	24.2	25.7	21.6	24.2	25.5
Unlisted shares and other equity (F51M)	19.2	16.0	16.8	17.1	17.4	17.5	17.6
Investment fund shares (F52)	11.5	11.9	14.5	15.6	12.8	13.5	14.6
Insurance, pension and standardised guarantees (F6)	1.9	1.7	2.0	1.9	2.4	2.5	2.4
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)	1.9	1.7	2.0	1.9	2.4	2.5	2.4
Financial derivatives (F7)	1.1	1.3	2.1	1.8	2.6	2.2	1.4
Other accounts receivable (F8)	9.7	9.5	7.5	7.7	8.6	10.5	7.9
<b>Liabilities (F)</b>	717.9	750.3	804.4	800.9	793.9	820.7	833.4
Monetary gold and SDRs (F1)	2.7	2.7	2.8	2.8	2.8	2.8	2.8
Currency and deposits (F2)	442.0	466.2	492.2	484.2	486.1	507.4	522.5
Currency (F21)	31.7	35.0	39.6	38.7	40.1	42.3	41.9
Deposits (F2M)	410.3	431.1	452.6	445.5	446.0	465.1	480.6
Debt securities (F3)	0.7	0.9	1.2	1.2	1.2	1.2	1.2
Short-term debt securities (F3.S)	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities (F3.L)	0.6	0.9	1.2	1.2	1.2	1.2	1.2
Loans (F4)	25.1	26.2	27.5	26.3	27.9	24.7	24.2
Short-term loans (F4.S)	3.1	3.5	3.3	2.3	3.1	2.1	2.9
Long-term loans (F4.L)	21.9	22.6	24.1	24.0	24.7	22.7	21.3
Equity and investment fund shares (F5)	120.5	120.4	131.6	134.0	125.9	125.1	122.9
Listed shares (F511)	35.0	35.7	37.8	39.7	35.5	35.3	33.1
Unlisted shares and other equity (F51M)	64.3	63.0	67.9	67.7	70.7	69.2	68.9
Investment fund shares (F52)	21.1	21.8	25.8	26.6	19.7	20.6	21.0
Insurance, pension and standardised guarantees (F6)	117.5	125.2	138.7	141.9	138.3	146.8	149.6
Life insurance (F62)	18.1	18.4	19.1	19.2	19.4	19.2	19.2
Pension schemes (F6M)	89.4	96.2	108.3	111.5	107.2	115.5	118.3
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)	10.1	10.6	11.4	11.1	11.8	12.2	12.1
Financial derivatives (F7)	1.1	1.2	2.2	1.7	2.6	2.2	1.3
Other accounts payable (F8)	8.3	7.5	8.3	8.8	9.0	10.4	9.0

Sources: National statistical authorities.

# CROATIA

## Institutional sectors

### 3.3.1 Monetary financial institutions <sup>1)</sup>

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>FINANCIAL TRANSACTIONS ACCOUNT</b>							
<b>Net lending (+)/net borrowing (-) (from financial account) (B9F)</b>	4.8	1.7	2.5	-0.4	1.3	-3.3	-0.8
<b>Transactions in assets (F)</b>	32.6	28.4	12.1	-7.4	-0.3	20.7	16.0
Monetary gold and special drawing rights (SDRs) (F1)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits (F2)	32.9	5.1	-1.5	-9.2	-6.2	8.3	6.4
Currency (F21)	0.8	0.8	-1.2	-0.4	17.1	0.4	-1.0
Deposits (F2M)	32.1	4.3	-0.3	-8.8	-23.4	7.9	7.5
Debt securities (F3)	5.2	10.3	4.3	5.4	-7.2	5.4	7.1
Short-term debt securities (F3.S)	-1.8	7.1	2.6	-11.3	-6.3	6.4	-0.1
Long-term debt securities (F3.L)	7.0	3.2	1.7	16.8	-1.0	-1.0	7.1
Loans (F4)	-7.8	14.2	9.6	-3.2	13.3	7.4	2.6
Short-term loans (F4.S)	-4.4	5.1	7.8	-9.7	8.7	1.8	1.5
Long-term loans (F4.L)	-3.5	9.1	1.8	6.5	4.6	5.6	1.1
Equity and investment fund shares (F5)	4.5	-0.3	0.1	0.0	0.0	-0.2	0.1
Listed shares (F511)	0.0	-0.2	0.0	0.0	0.0	0.0	0.0
Unlisted shares and other equity (F51M)	4.7	0.2	0.1	-0.1	0.2	-0.1	0.2
Investment fund shares (F52)	-0.2	-0.4	0.0	0.1	-0.2	-0.1	0.0
Insurance, pension and standardised guarantees (F6)	0.0	-0.1	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)	0.0	-0.1	0.0	0.0	0.0	0.0	0.0
Financial derivatives (F7)	-1.1	-0.4	-0.1	-0.3	-0.2	-0.3	-0.4
Other accounts receivable (F8)	-0.9	-0.4	-0.3	0.0	0.0	0.0	0.1
<b>Transactions in liabilities (F)</b>	27.8	26.7	9.5	-7.0	-1.7	24.0	16.7
Monetary gold and SDRs (F1)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits (F2)	26.2	26.2	8.8	-8.7	-2.8	23.0	16.0
Currency (F21)	3.8	3.4	-0.1	-0.9	1.3	2.2	-0.4
Deposits (F2M)	22.4	22.9	8.9	-7.9	-4.1	20.7	16.5
Debt securities (F3)	-0.6	0.3	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)	-0.6	0.3	0.0	0.0	0.0	0.0	0.0
Loans (F4)	-0.7	0.3	0.0	0.0	0.0	0.0	0.0
Short-term loans (F4.S)	-0.7	0.3	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)	1.4	1.5	1.2	1.4	0.7	0.5	0.7
Listed shares (F511)	0.1	2.0	0.6	1.1	0.6	0.3	0.4
Unlisted shares and other equity (F51M)	3.5	0.9	0.6	0.3	0.1	0.2	0.3
Investment fund shares (F52)	-2.1	-1.4	0.0	0.0	0.0	0.0	0.0
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)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives (F7)	0.3	-0.4	0.1	0.0	0.6	0.2	-0.1
Other accounts payable (F8)	1.2	-1.1	-0.6	0.3	-0.2	0.3	0.0

Sources: National statistical authorities.

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

## CROATIA

### Institutional sectors

#### 3.3.1 Monetary financial corporations <sup>1)</sup> (cont'd)

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>OTHER CHANGES IN FINANCIAL ASSETS AND LIABILITIES ACCOUNT</b>							
<b>Other changes in net financial worth</b>	-4.4	-3.3	-1.9	-1.0	5.1	1.7	2.8
<b>Other changes in financial assets (F)</b>	-14.3	-9.0	1.4	-0.6	8.3	-2.6	-2.5
Monetary gold and special drawing rights (SDRs) (F1)	-0.2	0.0	0.1	0.0	0.0	0.0	0.0
Currency and deposits (F2)	-0.3	-0.2	0.0	0.0	0.6	-0.2	-0.1
Currency (F21)	-0.1	0.0	0.0	0.0	0.4	-0.2	-0.1
Deposits (F2M)	-0.2	-0.2	0.0	0.0	0.1	0.0	0.0
Debt securities (F3)	-2.9	0.3	1.4	-0.6	3.4	-1.0	-1.1
Short-term debt securities (F3.S)	-0.5	0.1	0.3	0.1	0.5	-0.2	-0.2
Long-term debt securities (F3.L)	-2.3	0.2	1.2	-0.7	2.9	-0.8	-0.9
Loans (F4)	-10.2	-6.1	-0.9	-0.2	3.5	-1.3	-0.7
Short-term loans (F4.S)	-4.3	-1.6	-0.2	-0.2	0.4	-0.3	-0.3
Long-term loans (F4.L)	-5.9	-4.5	-0.8	0.1	3.1	-1.1	-0.4
Equity and investment fund shares (F5)	-0.1	-3.3	0.0	0.1	-0.1	0.0	0.0
Listed shares (F511)	0.0	0.0	0.0	0.1	0.0	0.0	0.0
Unlisted shares and other equity (F51M)	0.0	-3.2	0.0	0.0	-0.1	0.0	0.0
Investment fund shares (F52)	0.0	-0.1	0.0	0.0	0.0	0.0	0.0
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)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives (F7)	-0.5	0.6	0.7	0.0	0.9	-0.1	-0.6
Other accounts receivable (F8)	-0.2	-0.2	0.0	0.0	0.0	0.0	0.0
<b>Other changes in liabilities (F)</b>	-9.9	-5.6	3.3	0.3	3.3	-4.3	-5.3
Monetary gold and SDRs (F1)	-0.2	0.0	0.1	0.0	0.0	0.0	0.0
Currency and deposits (F2)	-3.7	-2.1	1.1	0.8	4.7	-1.6	-1.0
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	-3.7	-2.1	1.1	0.8	4.7	-1.6	-1.0
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)							
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)	-4.0	-4.1	1.7	0.0	-1.5	-2.2	-3.5
Listed shares (F511)	-1.1	-1.4	0.6	0.7	-4.7	-0.5	-2.6
Unlisted shares and other equity (F51M)	-2.8	-2.4	1.1	-0.8	3.2	-1.7	-0.8
Investment fund shares (F52)	-0.1	-0.3	0.0	0.0	0.0	0.0	0.0
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)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives (F7)	-1.9	0.5	0.4	-0.4	0.0	-0.4	-0.8
Other accounts payable (F8)	0.0	0.0	0.1	-0.1	0.0	0.0	0.0

Sources: National statistical authorities.

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

# CROATIA

## Institutional sectors

### 3.3.1 Monetary financial corporations <sup>1)</sup> (cont'd)

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>CLOSING FINANCIAL BALANCE SHEET</b>							
<b>Net financial assets (+)/liabilities (-)</b>	24.5	22.9	19.9	18.6	25.0	23.4	25.4
<b>Financial assets (F)</b>	559.3	578.7	601.2	593.2	601.2	619.3	632.8
Monetary gold and special drawing rights (SDRs) (F1)	2.7	2.8	2.8	2.8	2.9	2.8	2.8
Currency and deposits (F2)	128.1	132.9	139.1	129.9	124.2	132.4	138.7
Currency (F21)	11.4	12.2	14.3	13.9	31.5	31.7	30.6
Deposits (F2M)	116.6	120.7	124.7	116.0	92.7	100.6	108.1
Debt securities (F3)	134.8	145.4	158.6	163.5	159.7	164.1	170.1
Short-term debt securities (F3.S)	28.1	35.2	43.4	32.2	26.4	32.6	32.3
Long-term debt securities (F3.L)	106.8	110.2	115.2	131.3	133.3	131.5	137.7
Loans (F4)	272.8	280.8	285.0	281.6	298.5	304.5	306.4
Short-term loans (F4.S)	54.2	57.7	56.8	46.8	56.0	57.6	58.7
Long-term loans (F4.L)	218.6	223.2	228.2	234.8	242.5	247.0	247.7
Equity and investment fund shares (F5)	14.1	10.5	11.0	11.1	10.9	10.8	11.0
Listed shares (F511)	0.4	0.2	0.2	0.3	0.2	0.2	0.2
Unlisted shares and other equity (F51M)	12.6	9.6	10.2	10.1	10.2	10.1	10.3
Investment fund shares (F52)	1.2	0.7	0.6	0.7	0.5	0.5	0.4
Insurance, pension and standardised guarantees (F6)	0.2	0.1	0.1	0.1	0.2	0.2	0.2
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)	0.2	0.1	0.1	0.1	0.2	0.2	0.2
Financial derivatives (F7)	1.0	1.2	2.1	1.8	2.5	2.1	1.2
Other accounts receivable (F8)	5.5	4.9	2.4	2.4	2.4	2.3	2.5
<b>Liabilities (F)</b>	534.7	555.8	581.3	574.6	576.2	595.9	607.4
Monetary gold and SDRs (F1)	2.7	2.7	2.8	2.8	2.8	2.8	2.8
Currency and deposits (F2)	442.0	466.2	492.2	484.2	486.1	507.4	522.5
Currency (F21)	31.7	35.0	39.6	38.7	40.1	42.3	41.9
Deposits (F2M)	410.3	431.1	452.6	445.5	446.0	465.1	480.6
Debt securities (F3)	0.6	0.9	1.2	1.2	1.2	1.2	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)	0.6	0.9	1.2	1.2	1.2	1.2	1.2
Loans (F4)	0.1	0.4	0.0	0.0	0.0	0.0	0.0
Short-term loans (F4.S)	0.1	0.4	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)	84.0	81.4	79.8	81.2	80.4	78.7	76.0
Listed shares (F511)	34.1	34.7	36.7	38.5	34.4	34.2	32.0
Unlisted shares and other equity (F51M)	41.3	39.8	43.1	42.7	46.0	44.5	44.0
Investment fund shares (F52)	8.6	6.9	0.0	0.0	0.0	0.0	0.0
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)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives (F7)	1.0	1.1	2.0	1.7	2.3	2.1	1.2
Other accounts payable (F8)	4.2	3.1	3.3	3.5	3.3	3.7	3.7

Sources: National statistical authorities.

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

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### Institutional sectors

#### 3.3.2 Non-MMF investment funds

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>FINANCIAL TRANSACTIONS ACCOUNT</b>							
<b>Net lending (+)/net borrowing (-) (from financial account) (B9F)</b>	0.3	-0.3	-0.2	0.3	0.0	-0.2	0.9
<b>Transactions in assets (F)</b>	3.0	3.1	2.2	0.4	-5.6	0.2	1.6
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	0.2	0.5	1.4	-1.9	0.0	-0.7	0.5
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	0.2	0.5	1.4	-1.9	0.0	-0.7	0.5
Debt securities (F3)	2.4	2.7	0.6	2.2	-5.4	1.1	1.0
Short-term debt securities (F3.S)	0.1	-0.2	-0.3	-0.1	-0.3	-0.1	0.9
Long-term debt securities (F3.L)	2.3	2.9	0.8	2.3	-5.1	1.2	0.0
Loans (F4)	0.0	-0.1	0.0	0.0	0.0	0.0	0.0
Short-term loans (F4.S)	0.0	-0.1	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)	0.4	0.0	0.3	0.1	-0.4	0.1	0.1
Listed shares (F511)	0.3	-0.3	0.2	-0.1	-0.2	0.1	0.1
Unlisted shares and other equity (F51M)	0.0	0.2	0.0	0.0	0.0	-0.1	0.0
Investment fund shares (F52)	0.1	0.0	0.1	0.2	-0.3	0.1	0.0
Insurance, pension and standardised guarantees (F6)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Life insurance (F62)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Pension schemes (F6M)							
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	-0.1	0.0	0.2	-0.2	0.1
<b>Transactions in liabilities (F)</b>	2.7	3.4	2.4	0.1	-5.6	0.5	0.7
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)	0.0	0.5	0.1	-0.3	-0.1	0.0	0.1
Short-term loans (F4.S)	0.0	0.5	0.1	-0.3	-0.1	0.0	0.1
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)	2.7	3.0	2.3	0.4	-5.5	0.5	0.6
Listed shares (F511)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Unlisted shares and other equity (F51M)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Investment fund shares (F52)	2.7	3.0	2.3	0.4	-5.5	0.5	0.6
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)	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	-0.1	0.0
Other accounts payable (F8)	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Sources: National statistical authorities.



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### Institutional sectors

#### 3.3.2 Non-MMF investment funds (cont'd)

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>OTHER CHANGES IN FINANCIAL ASSETS AND LIABILITIES ACCOUNT</b>							
<b>Other changes in net financial worth</b>	-0.2	-0.2	-0.1	-0.2	0.3	-0.1	0.2
<b>Other changes in financial assets (F)</b>	-0.2	-0.8	0.2	0.1	-0.9	0.2	0.0
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Debt securities (F3)	-0.1	-0.1	0.1	0.0	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)	-0.1	-0.1	0.1	0.0	0.0	0.0	0.1
Loans (F4)	0.0	0.0	0.0	0.0	0.0	0.0	-0.1
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	-0.1
Equity and investment fund shares (F5)	0.0	-0.7	0.0	0.2	-1.0	0.3	0.0
Listed shares (F511)	-0.1	-0.4	0.1	0.1	-0.8	0.3	0.1
Unlisted shares and other equity (F51M)	0.1	-0.3	-0.1	0.0	0.0	-0.1	-0.1
Investment fund shares (F52)	0.0	0.0	0.0	0.0	-0.1	0.1	0.0
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)	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
<b>Other changes in liabilities (F)</b>	0.0	-0.6	0.3	0.3	-1.2	0.3	-0.2
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)	0.0	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)	0.0	-0.6	0.2	0.3	-1.3	0.3	-0.2
Listed shares (F511)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Unlisted shares and other equity (F51M)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Investment fund shares (F52)	0.0	-0.6	0.2	0.3	-1.3	0.3	-0.2
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)	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	0.1	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.

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### Institutional sectors

#### 3.3.2 Non-MMF investment funds (cont'd)

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>CLOSING FINANCIAL BALANCE SHEET</b>							
<b>Net financial assets (+)/liabilities (-)</b>	0.2	-0.3	-0.6	-0.4	-0.2	-0.5	0.6
<b>Financial assets (F)</b>	13.2	15.6	26.4	26.9	20.3	20.8	22.3
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	1.5	2.0	6.5	4.6	4.6	3.9	4.4
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	1.5	2.0	6.5	4.6	4.6	3.9	4.4
Debt securities (F3)	6.2	8.8	14.5	16.7	11.2	12.3	13.3
Short-term debt securities (F3.S)	0.3	0.1	0.9	0.8	0.5	0.4	1.4
Long-term debt securities (F3.L)	5.9	8.8	13.6	15.9	10.7	11.9	11.9
Loans (F4)	0.2	0.1	0.1	0.1	0.1	0.1	0.0
Short-term loans (F4.S)	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Long-term loans (F4.L)	0.1	0.1	0.1	0.1	0.1	0.1	0.0
Equity and investment fund shares (F5)	5.3	4.6	5.3	5.5	4.1	4.5	4.6
Listed shares (F511)	3.7	3.1	3.6	3.7	2.7	3.0	3.2
Unlisted shares and other equity (F51M)	1.0	0.9	0.7	0.7	0.7	0.6	0.5
Investment fund shares (F52)	0.6	0.6	0.9	1.1	0.7	0.9	0.9
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)	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	0.3	0.0	0.1
<b>Liabilities (F)</b>	13.0	15.8	26.9	27.4	20.5	21.3	21.7
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)	0.4	0.9	0.9	0.7	0.6	0.5	0.6
Short-term loans (F4.S)	0.4	0.9	0.9	0.7	0.6	0.5	0.6
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)	12.6	14.9	25.8	26.6	19.7	20.6	21.0
Listed shares (F511)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Unlisted shares and other equity (F51M)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Investment fund shares (F52)	12.6	14.9	25.8	26.6	19.7	20.6	21.0
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)	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 payable (F8)	0.1	0.1	0.1	0.1	0.1	0.2	0.2

Sources: National statistical authorities.

# CROATIA

## Institutional sectors

### 3.3.3 Other financial institutions <sup>1)</sup> (National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>FINANCIAL TRANSACTIONS ACCOUNT</b>							
<b>Net lending (+)/net borrowing (-) (from financial account) (B9F)</b>	-1.1	-0.9	0.4	-0.3	2.1	-0.1	-0.1
<b>Transactions in assets (F)</b>	-3.8	0.5	-0.1	-1.2	2.1	-2.3	-1.2
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	-0.2	-0.9	0.0	-0.5	1.9	-1.9	0.1
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	-0.2	-0.9	0.0	-0.5	1.9	-1.9	0.1
Debt securities (F3)	0.1	0.4	0.0	-0.1	0.1	-0.1	-0.1
Short-term debt securities (F3.S)	0.0	0.2	0.0	-0.1	0.0	0.0	0.0
Long-term debt securities (F3.L)	0.1	0.2	0.0	0.0	0.0	0.0	0.0
Loans (F4)	-2.7	0.9	0.1	-0.5	-0.1	-0.8	-0.2
Short-term loans (F4.S)	-3.0	-0.7	0.0	-0.1	-0.2	-0.6	0.0
Long-term loans (F4.L)	0.3	1.6	0.0	-0.4	0.1	-0.2	-0.2
Equity and investment fund shares (F5)	-1.0	0.0	0.0	-0.1	-0.1	0.0	0.0
Listed shares (F511)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Unlisted shares and other equity (F51M)	-0.9	-0.1	0.0	-0.1	0.0	0.0	0.0
Investment fund shares (F52)	0.0	0.1	0.0	0.0	-0.2	0.0	0.0
Insurance, pension and standardised guarantees (F6)	0.0	-0.1	0.0	0.0	0.0	0.0	0.0
Life insurance (F62)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Pension schemes (F6M)							
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)	0.0	-0.1	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)	-0.1	0.2	-0.2	0.0	0.4	0.5	-1.1
<b>Transactions in liabilities (F)</b>	-2.8	1.3	-0.5	-0.9	0.0	-2.2	-1.1
Currency and deposits (F2)							
Currency (F21)							
Deposits (F2M)							
Debt securities (F3)	0.0	-0.1	0.0	0.0	0.0	0.0	0.0
Short-term debt securities (F3.S)	0.0	-0.1	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)	-1.8	0.9	0.0	-1.0	0.0	-2.3	-0.3
Short-term loans (F4.S)	0.7	-0.2	-0.3	-0.8	0.0	-0.4	1.0
Long-term loans (F4.L)	-2.5	1.1	0.3	-0.2	0.1	-1.8	-1.3
Equity and investment fund shares (F5)	-0.1	0.3	-0.3	0.0	0.0	-0.5	0.0
Listed shares (F511)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Unlisted shares and other equity (F51M)	-0.1	0.3	-0.3	0.0	0.0	-0.5	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)	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 payable (F8)	-0.9	0.1	-0.2	0.1	0.0	0.6	-0.9

Sources: National statistical authorities.

<sup>1)</sup> Includes other financial intermediaries (except insurance corporations and pension funds), financial auxiliaries as well as captive financial institutions and money lenders.

## CROATIA

### Institutional sectors

#### 3.3.3 Other financial institutions (cont'd) <sup>1)</sup>

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>OTHER CHANGES IN FINANCIAL ASSETS AND LIABILITIES ACCOUNT</b>							
<b>Other changes in net financial worth</b>	0.1	1.8	-0.1	-0.2	-0.7	0.5	0.4
<b>Other changes in financial assets (F)</b>	-0.2	0.9	0.0	0.1	0.0	0.4	0.3
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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	0.7	0.0	0.0	0.0	0.0	0.0
Short-term loans (F4.S)	0.0	-0.2	0.0	0.0	0.0	0.0	0.0
Long-term loans (F4.L)	0.0	0.9	0.0	0.0	0.0	0.0	0.0
Equity and investment fund shares (F5)	-0.2	0.3	0.0	0.1	-0.1	0.4	0.2
Listed shares (F511)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Unlisted shares and other equity (F51M)	-0.1	0.1	0.0	0.1	0.0	0.4	0.2
Investment fund shares (F52)	0.0	0.2	0.0	0.0	0.0	0.0	0.0
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)	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	-0.1	0.0	0.0	0.0	0.0	0.1
<b>Other changes in liabilities (F)</b>	-0.3	-0.9	0.1	0.3	0.6	-0.2	-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)	-0.3	-0.4	0.1	0.1	0.6	-0.2	-0.1
Short-term loans (F4.S)	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0
Long-term loans (F4.L)	-0.2	-0.4	0.1	0.1	0.6	-0.2	-0.1
Equity and investment fund shares (F5)	0.0	-0.4	0.0	0.1	0.0	0.0	-0.1
Listed shares (F511)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Unlisted shares and other equity (F51M)	0.0	-0.4	0.0	0.1	0.0	0.0	-0.1
Investment fund shares (F52)	0.0	-0.6	0.2	0.3	-1.3	0.3	-0.2
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)	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 payable (F8)	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Sources: National statistical authorities.

<sup>1)</sup> Includes other financial intermediaries (except insurance corporations and pension funds), financial auxiliaries as well as captive financial institutions and money lenders.

## CROATIA

### Institutional sectors

#### 3.3.3 Other financial institutions (cont'd) <sup>1)</sup>

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>CLOSING FINANCIAL BALANCE SHEET</b>							
<b>Net financial assets (+)/liabilities (-)</b>	-12.1	-11.2	-11.0	-11.5	-10.0	-9.6	-9.2
<b>Financial assets (F)</b>	27.8	29.1	31.3	30.3	32.4	30.5	29.6
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	5.2	4.3	4.8	4.3	6.2	4.3	4.4
Currency (F21)	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Deposits (F2M)	5.1	4.2	4.8	4.2	6.1	4.2	4.3
Debt securities (F3)	1.0	1.4	0.9	0.8	0.9	0.8	0.7
Short-term debt securities (F3.S)	0.2	0.4	0.3	0.3	0.3	0.3	0.2
Long-term debt securities (F3.L)	0.8	1.0	0.6	0.5	0.6	0.5	0.5
Loans (F4)	15.2	16.7	19.0	18.5	18.5	17.6	17.4
Short-term loans (F4.S)	3.8	2.9	3.3	3.2	3.1	2.4	2.4
Long-term loans (F4.L)	11.3	13.9	15.7	15.3	15.4	15.2	15.0
Equity and investment fund shares (F5)	4.9	5.2	5.2	5.2	5.0	5.4	5.6
Listed shares (F511)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Unlisted shares and other equity (F51M)	4.3	4.4	4.4	4.3	4.3	4.7	4.9
Investment fund shares (F52)	0.6	0.8	0.8	0.8	0.6	0.6	0.6
Insurance, pension and standardised guarantees (F6)	0.4	0.3	0.3	0.3	0.3	0.3	0.3
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)	0.4	0.3	0.3	0.3	0.3	0.3	0.3
Financial derivatives (F7)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other accounts receivable (F8)	1.1	1.2	1.2	1.2	1.6	2.1	1.2
<b>Liabilities (F)</b>	39.8	40.3	42.3	41.7	42.4	40.0	38.8
Currency and deposits (F2)							
Currency (F21)							
Deposits (F2M)							
Debt securities (F3)	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Short-term debt securities (F3.S)	0.1	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)	24.2	24.6	26.3	25.4	26.1	23.6	23.2
Short-term loans (F4.S)	2.5	2.2	2.4	1.6	1.6	1.1	2.1
Long-term loans (F4.L)	21.7	22.4	23.9	23.8	24.5	22.5	21.1
Equity and investment fund shares (F5)	14.0	13.9	14.3	14.4	14.4	14.0	14.0
Listed shares (F511)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Unlisted shares and other equity (F51M)	14.0	13.9	14.2	14.4	14.4	14.0	13.9
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)	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 payable (F8)	1.6	1.7	1.8	1.9	1.9	2.4	1.6

Sources: National statistical authorities.

<sup>1)</sup> Includes other financial intermediaries (except insurance corporations and pension funds), financial auxiliaries as well as captive financial institutions and money lenders.

# CROATIA

## Institutional sectors

### 3.3.4 Insurance corporations and pension funds

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>FINANCIAL TRANSACTIONS ACCOUNT</b>							
<b>Net lending (+)/net borrowing (-) (from financial account) (B9F)</b>	7.6	4.1	0.6	-0.6	3.6	4.0	-1.5
<b>Transactions in assets (F)</b>	11.6	9.7	3.0	1.8	1.7	7.8	0.5
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	1.0	2.2	0.8	-3.1	2.8	-0.3	0.7
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	1.0	2.2	0.8	-3.1	2.7	-0.3	0.7
Debt securities (F3)	7.0	4.2	1.4	3.6	-2.5	6.1	0.8
Short-term debt securities (F3.S)	0.2	1.0	0.0	0.0	-0.6	1.4	-0.1
Long-term debt securities (F3.L)	6.9	3.2	1.4	3.6	-1.9	4.7	0.8
Loans (F4)	0.5	0.1	-0.1	-0.3	-0.1	0.0	0.0
Short-term loans (F4.S)	0.0	-0.1	0.0	-0.1	-0.1	0.0	0.0
Long-term loans (F4.L)	0.4	0.2	-0.1	-0.1	0.0	0.0	0.0
Equity and investment fund shares (F5)	2.2	2.8	1.2	1.3	0.9	-0.2	0.9
Listed shares (F511)	0.1	1.1	0.4	0.5	0.8	0.4	0.0
Unlisted shares and other equity (F51M)	0.1	0.2	0.0	0.4	0.2	-0.3	0.0
Investment fund shares (F52)	2.0	1.6	0.8	0.3	-0.1	-0.3	0.9
Insurance, pension and standardised guarantees (F6)	-0.3	0.0	0.0	-0.1	0.4	0.1	-0.1
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)	-0.3	0.0	0.0	-0.1	0.4	0.1	-0.1
Financial derivatives (F7)	0.4	0.1	0.0	0.1	0.0	0.2	0.3
Other accounts receivable (F8)	0.8	0.3	-0.4	0.2	0.3	1.9	-2.2
<b>Transactions in liabilities (F)</b>	4.0	5.6	2.4	2.4	-2.0	3.8	2.0
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)	0.1	-0.1	-0.3	-0.1	1.0	-0.6	-0.2
Short-term loans (F4.S)	0.1	-0.1	-0.3	0.0	1.0	-0.6	-0.2
Long-term loans (F4.L)	0.0	0.0	0.0	-0.1	0.0	0.0	0.0
Equity and investment fund shares (F5)	0.5	0.3	0.1	0.0	0.2	0.2	0.1
Listed shares (F511)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Unlisted shares and other equity (F51M)	0.5	0.3	0.1	0.0	0.2	0.2	0.1
Investment fund shares (F52)							
Insurance, pension and standardised guarantees (F6)	4.1	5.7	2.4	2.6	-3.5	4.4	3.0
Life insurance (F62)	0.6	0.3	0.2	0.2	0.1	-0.2	0.0
Pension schemes (F6M)	3.6	4.9	2.1	2.6	-4.3	4.2	3.0
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)	-0.1	0.5	0.0	-0.3	0.6	0.4	0.0
Financial derivatives (F7)	-0.2	-0.1	0.0	-0.2	0.0	-0.2	-0.2
Other accounts payable (F8)	-0.5	-0.1	0.2	0.1	0.4	0.0	-0.6

Sources: National statistical authorities.

## CROATIA

### Institutional sectors

#### 3.3.4 Insurance corporations and pension funds (cont'd)

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>OTHER CHANGES IN FINANCIAL ASSETS AND LIABILITIES ACCOUNT</b>							
<b>Other changes in net financial worth</b>	-9.9	-4.6	-0.8	0.5	-3.7	-2.0	-0.2
<b>Other changes in financial assets (F)</b>	-4.5	-2.2	2.0	1.4	-4.2	2.8	-0.2
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	-0.2	0.0	0.0	0.0	0.0	0.0	0.0
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	-0.2	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities (F3)	-1.6	-0.4	0.6	-0.1	1.3	0.2	-1.4
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)	-1.6	-0.4	0.6	-0.1	1.3	0.2	-1.4
Loans (F4)	-0.2	0.1	0.1	0.2	0.2	-0.1	0.0
Short-term loans (F4.S)	-0.2	0.0	0.0	0.0	0.2	0.0	0.0
Long-term loans (F4.L)	0.0	0.0	0.1	0.2	0.0	0.0	0.0
Equity and investment fund shares (F5)	-1.3	-1.8	1.3	1.3	-5.7	3.0	1.1
Listed shares (F511)	-1.4	-0.6	1.0	0.9	-3.9	1.9	1.0
Unlisted shares and other equity (F51M)	-0.3	-0.2	-0.1	0.0	0.0	0.3	-0.2
Investment fund shares (F52)	0.3	-1.0	0.4	0.4	-1.8	0.9	0.3
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)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives (F7)	-0.3	-0.1	0.0	-0.1	0.0	-0.2	-0.2
Other accounts receivable (F8)	-0.8	0.0	0.1	0.0	0.1	-0.2	0.3
<b>Other changes in liabilities (F)</b>	5.4	2.4	2.8	0.9	-0.5	4.8	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)	0.0	0.0	0.0	0.0	0.0	-0.1	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	-0.1	0.0
Equity and investment fund shares (F5)	0.2	0.0	0.4	0.1	-0.6	0.2	0.1
Listed shares (F511)	0.0	0.0	0.1	0.0	-0.1	0.1	0.0
Unlisted shares and other equity (F51M)	0.3	0.0	0.3	0.1	-0.5	0.1	0.2
Investment fund shares (F52)							
Insurance, pension and standardised guarantees (F6)	5.1	1.9	2.2	0.6	-0.1	4.1	-0.2
Life insurance (F62)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Pension schemes (F6M)	5.1	1.9	2.2	0.6	-0.1	4.1	-0.2
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	0.2	0.1	0.0	0.3	0.0	0.1
Other accounts payable (F8)	0.1	0.4	0.0	0.1	-0.1	0.5	-0.1

Sources: National statistical authorities.

## CROATIA

### Institutional sectors

#### 3.3.4 Insurance corporations and pension funds (cont'd)

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>CLOSING FINANCIAL BALANCE SHEET</b>							
<b>Net financial assets (+)/liabilities (-)</b>	-7.5	-8.0	-8.6	-8.7	-8.8	-6.8	-8.6
<b>Financial assets (F)</b>	122.8	130.4	145.3	148.5	146.0	156.7	156.9
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	5.3	7.5	7.4	4.4	7.2	6.9	7.5
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	5.3	7.5	7.4	4.4	7.2	6.8	7.5
Debt securities (F3)	83.3	87.1	96.0	99.6	98.4	104.7	104.1
Short-term debt securities (F3.S)	0.3	1.3	1.3	1.4	0.8	2.1	2.1
Long-term debt securities (F3.L)	83.0	85.8	94.7	98.2	97.6	102.6	102.0
Loans (F4)	2.4	2.5	2.4	2.4	2.5	2.4	2.4
Short-term loans (F4.S)	0.3	0.2	0.3	0.1	0.1	0.1	0.1
Long-term loans (F4.L)	2.1	2.3	2.2	2.3	2.4	2.3	2.4
Equity and investment fund shares (F5)	27.5	28.6	34.0	36.6	31.7	34.6	36.6
Listed shares (F511)	17.0	17.5	20.3	21.7	18.6	20.9	22.0
Unlisted shares and other equity (F51M)	1.3	1.3	1.5	1.9	2.1	2.1	1.9
Investment fund shares (F52)	9.1	9.7	12.2	12.9	10.9	11.5	12.7
Insurance, pension and standardised guarantees (F6)	1.3	1.3	1.6	1.5	1.9	2.0	1.9
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)	1.3	1.3	1.6	1.5	1.9	2.0	1.9
Financial derivatives (F7)	0.1	0.0	0.0	0.0	0.0	0.1	0.2
Other accounts receivable (F8)	3.0	3.4	3.8	4.0	4.4	6.1	4.2
<b>Liabilities (F)</b>	130.3	138.4	153.9	157.2	154.8	163.5	165.5
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)	0.4	0.3	0.3	0.2	1.2	0.6	0.4
Short-term loans (F4.S)	0.2	0.1	0.0	0.0	1.0	0.4	0.2
Long-term loans (F4.L)	0.2	0.2	0.3	0.2	0.2	0.2	0.2
Equity and investment fund shares (F5)	9.9	10.3	11.7	11.7	11.3	11.8	12.0
Listed shares (F511)	0.9	1.0	1.1	1.1	1.0	1.1	1.0
Unlisted shares and other equity (F51M)	9.0	9.3	10.6	10.6	10.3	10.7	11.0
Investment fund shares (F52)							
Insurance, pension and standardised guarantees (F6)	117.5	125.2	138.7	141.9	138.3	146.8	149.6
Life insurance (F62)	18.1	18.4	19.1	19.2	19.4	19.2	19.2
Pension schemes (F6M)	89.4	96.2	108.3	111.5	107.2	115.5	118.3
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)	10.1	10.6	11.4	11.1	11.8	12.2	12.1
Financial derivatives (F7)	0.0	0.0	0.2	0.0	0.3	0.1	0.1
Other accounts payable (F8)	2.4	2.6	3.1	3.3	3.6	4.2	3.5

Sources: National statistical authorities.



# CROATIA

## Institutional sectors

### 3.3.4.1 Insurance corporations

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>FINANCIAL TRANSACTIONS ACCOUNT</b>							
<b>Net lending (+)/net borrowing (-) (from financial account) (B9F)</b>	0.0	0.5	-0.1	-0.1	-0.8	2.2	-0.9
<b>Transactions in assets (F)</b>	0.4	1.4	0.3	-0.3	1.0	1.4	-0.7
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	-0.9	-0.2	0.3	-0.4	1.6	-0.5	0.0
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	-0.9	-0.2	0.3	-0.4	1.6	-0.5	0.0
Debt securities (F3)	-0.4	0.8	0.0	0.6	-1.4	1.3	-0.6
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)	-0.4	0.8	0.0	0.7	-1.4	1.3	-0.6
Loans (F4)	0.5	0.1	-0.1	-0.3	-0.1	0.0	0.0
Short-term loans (F4.S)	0.0	-0.1	0.0	-0.1	-0.1	0.0	0.0
Long-term loans (F4.L)	0.4	0.2	-0.1	-0.1	0.0	0.0	0.0
Equity and investment fund shares (F5)	0.4	0.5	0.3	-0.2	0.0	0.3	0.2
Listed shares (F511)	0.0	0.1	0.0	0.0	0.0	0.0	0.0
Unlisted shares and other equity (F51M)	0.1	0.2	0.0	0.1	0.1	0.0	0.0
Investment fund shares (F52)	0.3	0.2	0.3	-0.2	-0.1	0.3	0.2
Insurance, pension and standardised guarantees (F6)	-0.3	0.0	0.0	-0.1	0.4	0.1	-0.1
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)	-0.3	0.0	0.0	-0.1	0.4	0.1	-0.1
Financial derivatives (F7)	0.0	0.0	0.0	0.0	0.0	0.1	0.1
Other accounts receivable (F8)	1.1	0.3	-0.2	-0.1	0.5	0.1	-0.3
<b>Transactions in liabilities (F)</b>	0.4	1.0	0.4	-0.2	1.8	-0.8	0.2
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)	0.0	0.0	0.0	-0.1	0.3	-0.1	0.0
Short-term loans (F4.S)	0.0	0.0	0.0	0.0	0.3	-0.1	0.0
Long-term loans (F4.L)	0.0	0.0	0.0	-0.1	0.0	0.0	0.0
Equity and investment fund shares (F5)	0.5	0.3	0.1	0.0	0.2	0.2	0.1
Listed shares (F511)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Unlisted shares and other equity (F51M)	0.5	0.3	0.1	0.0	0.2	0.2	0.1
Investment fund shares (F52)							
Insurance, pension and standardised guarantees (F6)	0.5	0.8	0.3	-0.1	0.8	0.2	0.0
Life insurance (F62)	0.6	0.3	0.2	0.2	0.1	-0.2	0.0
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)	-0.1	0.5	0.0	-0.3	0.6	0.4	0.0
Financial derivatives (F7)	0.0	0.0	0.0	0.0	0.0	-0.1	-0.1
Other accounts payable (F8)	-0.6	-0.1	0.0	0.0	0.6	-1.0	0.3

Sources: National statistical authorities.

## CROATIA

### Institutional sectors

#### 3.3.4.1 Insurance corporations (cont'd)

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>OTHER CHANGES IN FINANCIAL ASSETS AND LIABILITIES ACCOUNT</b>							
<b>Other changes in net financial worth</b>	-2.3	-1.0	-0.1	0.0	0.7	-0.2	-0.8
<b>Other changes in financial assets (F)</b>	-1.9	-0.8	0.3	0.3	0.1	0.5	-0.7
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	-0.2	0.0	0.0	0.0	0.0	0.0	0.0
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	-0.2	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities (F3)	-0.4	-0.2	0.1	-0.1	0.1	0.8	-1.0
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)	-0.4	-0.2	0.1	-0.1	0.1	0.8	-1.0
Loans (F4)	-0.2	0.1	0.1	0.2	0.2	-0.1	0.0
Short-term loans (F4.S)	-0.2	0.0	0.0	0.0	0.2	0.0	0.0
Long-term loans (F4.L)	0.0	0.0	0.1	0.2	0.0	0.0	0.0
Equity and investment fund shares (F5)	-0.3	-0.7	0.1	0.1	-0.3	0.1	0.0
Listed shares (F511)	0.0	0.0	0.0	0.1	-0.1	0.1	0.0
Unlisted shares and other equity (F51M)	-0.3	-0.2	0.0	0.0	0.0	0.0	0.0
Investment fund shares (F52)	0.0	-0.5	0.1	0.0	-0.2	0.1	0.0
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)	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	-0.1	-0.1
Other accounts receivable (F8)	-0.8	0.1	0.0	0.0	0.1	-0.3	0.3
<b>Other changes in liabilities (F)</b>	0.3	0.2	0.4	0.2	-0.6	0.7	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)	0.0	0.0	0.0	0.0	0.0	-0.1	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	-0.1	0.0
Equity and investment fund shares (F5)	0.2	0.0	0.4	0.1	-0.6	0.2	0.1
Listed shares (F511)	0.0	0.0	0.1	0.0	-0.1	0.1	0.0
Unlisted shares and other equity (F51M)	0.3	0.0	0.3	0.1	-0.5	0.1	0.2
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)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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	0.0	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 payable (F8)	0.1	0.1	0.0	0.1	-0.1	0.5	-0.1

Sources: National statistical authorities.

## CROATIA

### Institutional sectors

#### 3.3.4.1 Insurance corporations (cont'd)

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>CLOSING FINANCIAL BALANCE SHEET</b>							
<b>Net financial assets (+)/liabilities (-)</b>	-7.5	-8.0	-8.6	-8.7	-8.8	-6.8	-8.6
<b>Financial assets (F)</b>	33.2	33.8	36.6	36.6	37.7	39.7	38.2
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	1.9	1.7	2.2	1.8	3.4	3.0	2.9
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	1.9	1.7	2.2	1.8	3.4	2.9	2.9
Debt securities (F3)	19.0	19.6	20.5	21.0	19.8	21.9	20.3
Short-term debt securities (F3.S)	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities (F3.L)	18.9	19.5	20.5	21.0	19.7	21.9	20.3
Loans (F4)	2.4	2.5	2.4	2.4	2.5	2.4	2.4
Short-term loans (F4.S)	0.3	0.2	0.3	0.1	0.1	0.1	0.1
Long-term loans (F4.L)	2.1	2.3	2.2	2.3	2.4	2.3	2.4
Equity and investment fund shares (F5)	5.6	5.4	6.2	6.1	5.8	6.2	6.5
Listed shares (F511)	0.8	0.9	1.0	1.1	1.0	1.1	1.1
Unlisted shares and other equity (F51M)	1.3	1.3	1.3	1.4	1.5	1.5	1.5
Investment fund shares (F52)	3.5	3.2	3.9	3.6	3.3	3.7	3.9
Insurance, pension and standardised guarantees (F6)	1.3	1.3	1.6	1.5	1.9	2.0	1.9
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)	1.3	1.3	1.6	1.5	1.9	2.0	1.9
Financial derivatives (F7)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other accounts receivable (F8)	3.0	3.4	3.8	3.7	4.3	4.2	4.2
<b>Liabilities (F)</b>	40.7	41.8	45.2	45.3	46.5	46.5	46.8
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)	0.3	0.3	0.3	0.2	0.5	0.3	0.3
Short-term loans (F4.S)	0.0	0.1	0.0	0.0	0.3	0.1	0.1
Long-term loans (F4.L)	0.2	0.2	0.3	0.2	0.2	0.2	0.2
Equity and investment fund shares (F5)	9.9	10.2	11.6	11.7	11.3	11.7	11.9
Listed shares (F511)	0.9	1.0	1.1	1.1	1.0	1.1	1.0
Unlisted shares and other equity (F51M)	9.0	9.3	10.6	10.6	10.3	10.6	10.9
Investment fund shares (F52)							
Insurance, pension and standardised guarantees (F6)	28.2	29.0	30.4	30.3	31.1	31.3	31.3
Life insurance (F62)	18.1	18.4	19.1	19.2	19.4	19.2	19.2
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)	10.1	10.6	11.4	11.1	11.8	12.2	12.1
Financial derivatives (F7)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other accounts payable (F8)	2.3	2.3	2.8	3.0	3.5	3.1	3.3

Sources: National statistical authorities.

# CROATIA

## Institutional sectors

### 3.3.4.2 Pension funds

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>FINANCIAL TRANSACTIONS ACCOUNT</b>							
<b>Net lending (+)/net borrowing (-) (from financial account) (B9F)</b>	7.6	3.7	0.7	-0.5	4.4	1.8	-0.6
<b>Transactions in assets (F)</b>	11.2	8.3	2.7	2.1	0.6	6.4	1.2
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	1.9	2.4	0.5	-2.7	1.1	0.2	0.7
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	1.9	2.4	0.5	-2.7	1.1	0.2	0.7
Debt securities (F3)	7.4	3.5	1.4	3.0	-1.1	4.8	1.4
Short-term debt securities (F3.S)	0.2	1.1	0.0	0.1	-0.6	1.4	-0.1
Long-term debt securities (F3.L)	7.2	2.4	1.4	2.9	-0.5	3.4	1.4
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)	1.8	2.3	1.0	1.4	0.9	-0.4	0.6
Listed shares (F511)	0.2	1.0	0.4	0.5	0.8	0.4	0.0
Unlisted shares and other equity (F51M)	0.0	0.0	0.0	0.4	0.1	-0.3	0.0
Investment fund shares (F52)	1.7	1.4	0.6	0.5	0.0	-0.5	0.6
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)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives (F7)	0.4	0.1	0.0	0.1	0.0	0.2	0.3
Other accounts receivable (F8)	-0.3	0.0	-0.2	0.3	-0.3	1.7	-1.9
<b>Transactions in liabilities (F)</b>	3.6	4.6	2.0	2.6	-3.8	4.6	1.8
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)	0.1	-0.1	-0.3	0.0	0.7	-0.4	-0.2
Short-term loans (F4.S)	0.1	-0.1	-0.3	0.0	0.7	-0.4	-0.2
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)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Listed shares (F511)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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)	3.6	4.9	2.1	2.6	-4.3	4.2	3.0
Life insurance (F62)							
Pension schemes (F6M)	3.6	4.9	2.1	2.6	-4.3	4.2	3.0
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)	-0.2	-0.1	0.0	-0.1	0.0	-0.1	-0.1
Other accounts payable (F8)	0.1	0.0	0.2	0.1	-0.2	1.0	-0.9

Sources: National statistical authorities.

## CROATIA

### Institutional sectors

#### 3.3.4.2 Pension funds (cont'd)

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>OTHER CHANGES IN FINANCIAL ASSETS AND LIABILITIES ACCOUNT</b>							
<b>Other changes in net financial worth</b>	-7.6	-3.7	-0.7	0.5	-4.4	-1.8	0.6
<b>Other changes in financial assets (F)</b>	-2.6	-1.4	1.7	1.1	-4.3	2.3	0.5
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities (F3)	-1.2	-0.2	0.4	0.0	1.1	-0.6	-0.4
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	0.4	0.0	1.1	-0.6	-0.4
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)	-1.0	-1.1	1.2	1.2	-5.4	2.9	1.1
Listed shares (F511)	-1.3	-0.6	1.0	0.8	-3.8	1.8	1.0
Unlisted shares and other equity (F51M)	0.0	0.0	-0.1	-0.1	0.0	0.3	-0.2
Investment fund shares (F52)	0.3	-0.5	0.3	0.4	-1.6	0.8	0.3
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)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives (F7)	-0.3	-0.1	0.0	-0.1	0.0	-0.1	-0.2
Other accounts receivable (F8)	0.0	0.0	0.0	0.0	0.0	0.1	0.0
<b>Other changes in liabilities (F)</b>	5.1	2.3	2.4	0.6	0.2	4.1	-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)	0.0	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)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Listed shares (F511)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Unlisted shares and other equity (F51M)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Investment fund shares (F52)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Insurance, pension and standardised guarantees (F6)	5.1	1.9	2.2	0.6	-0.1	4.1	-0.2
Life insurance (F62)							
Pension schemes (F6M)	5.1	1.9	2.2	0.6	-0.1	4.1	-0.2
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	0.2	0.1	0.0	0.2	0.0	0.1
Other accounts payable (F8)	0.0	0.2	0.0	0.0	0.0	0.0	0.0

Sources: National statistical authorities.

## CROATIA

### Institutional sectors

#### 3.3.4.2 Pension funds (cont'd)

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>CLOSING FINANCIAL BALANCE SHEET</b>							
<b>Net financial assets (+)/liabilities (-)</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Financial assets (F)</b>	89.7	96.6	108.7	111.9	108.3	117.0	118.7
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	3.4	5.8	5.3	2.6	3.7	3.9	4.6
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	3.4	5.8	5.3	2.6	3.7	3.9	4.6
Debt securities (F3)	64.3	67.6	75.6	78.6	78.6	82.8	83.8
Short-term debt securities (F3.S)	0.2	1.3	1.3	1.4	0.8	2.1	2.1
Long-term debt securities (F3.L)	64.1	66.3	74.3	77.2	77.9	80.7	81.7
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)	21.9	23.2	27.9	30.4	25.9	28.3	30.1
Listed shares (F511)	16.2	16.7	19.3	20.7	17.7	19.9	20.9
Unlisted shares and other equity (F51M)	0.0	0.0	0.2	0.5	0.6	0.6	0.4
Investment fund shares (F52)	5.6	6.5	8.3	9.3	7.6	7.8	8.8
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)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives (F7)	0.1	0.0	0.0	0.0	0.0	0.1	0.2
Other accounts receivable (F8)	0.0	0.0	0.0	0.3	0.1	1.9	0.0
<b>Liabilities (F)</b>	89.7	96.6	108.7	111.9	108.3	117.0	118.7
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)	0.2	0.0	0.0	0.0	0.7	0.3	0.1
Short-term loans (F4.S)	0.2	0.0	0.0	0.0	0.7	0.3	0.1
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)	0.0	0.0	0.0	0.0	0.0	0.1	0.1
Listed shares (F511)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Unlisted shares and other equity (F51M)	0.0	0.0	0.0	0.0	0.0	0.1	0.1
Investment fund shares (F52)							
Insurance, pension and standardised guarantees (F6)	89.4	96.2	108.3	111.5	107.2	115.5	118.3
Life insurance (F62)							
Pension schemes (F6M)	89.4	96.2	108.3	111.5	107.2	115.5	118.3
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	0.2	0.0	0.3	0.1	0.0
Other accounts payable (F8)	0.1	0.4	0.3	0.3	0.1	1.1	0.2

Sources: National statistical authorities.

# CROATIA

## Institutional sectors

### 3.4 General government

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>FINANCIAL TRANSACTIONS ACCOUNT</b>							
<b>Net lending (+)/net borrowing (-) (from financial account) (B9F)</b>	3.1	0.8	4.6	-4.7	-5.0	-13.2	-2.1
<b>Transactions in assets (F)</b>	11.1	10.3	4.4	-7.7	-5.6	22.4	-1.7
Monetary gold and special drawing rights (SDRs) (F1)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits (F2)	0.9	0.4	5.6	-8.4	-4.5	15.9	0.0
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	0.9	0.4	5.6	-8.4	-4.5	15.9	0.0
Debt securities (F3)	-0.2	2.8	0.0	0.0	0.3	0.6	0.7
Short-term debt securities (F3.S)	-0.2	2.5	0.0	0.1	0.5	0.4	0.5
Long-term debt securities (F3.L)	0.0	0.3	0.0	-0.1	-0.3	0.2	0.2
Loans (F4)	11.1	3.1	0.2	-0.9	0.2	1.3	2.1
Short-term loans (F4.S)	1.0	-0.2	-0.1	-0.4	0.0	2.4	-0.3
Long-term loans (F4.L)	10.1	3.3	0.3	-0.4	0.1	-1.2	2.4
Equity and investment fund shares (F5)	-0.2	-0.6	-0.1	-0.1	-0.1	0.0	0.0
Listed shares (F511)	-0.3	-0.3	0.0	0.0	-0.1	0.0	0.0
Unlisted shares and other equity (F51M)	0.3	0.1	0.0	0.0	0.0	0.0	0.0
Investment fund shares (F52)	-0.2	-0.5	-0.1	-0.1	0.0	0.0	0.0
Insurance, pension and standardised guarantees (F6)	-0.2	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)	-0.2	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives (F7)	-2.4	-0.2	-0.2	0.0	-0.2	-0.1	-1.7
Other accounts receivable (F8)	2.1	4.9	-1.2	1.8	-1.2	4.7	-2.7
<b>Transactions in liabilities (F)</b>	8.1	9.5	-0.2	-2.9	-0.5	35.7	0.4
Monetary gold and SDRs (F1)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits (F2)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities (F3)	13.9	6.3	-0.4	-5.7	-0.3	25.6	-2.8
Short-term debt securities (F3.S)	-0.1	1.6	-0.2	0.0	-1.3	8.4	-0.3
Long-term debt securities (F3.L)	14.0	4.7	-0.2	-5.8	1.0	17.2	-2.6
Loans (F4)	-2.0	0.4	-1.0	1.8	0.6	8.9	0.6
Short-term loans (F4.S)	0.6	0.5	-0.4	0.3	0.2	2.1	-0.3
Long-term loans (F4.L)	-2.6	0.0	-0.6	1.6	0.5	6.8	0.9
Equity and investment fund shares (F5)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Listed shares (F511)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Unlisted shares and other equity (F51M)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Investment fund shares (F52)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives (F7)	0.0	0.1	0.0	0.0	0.0	0.0	0.0
Other accounts payable (F8)	-3.8	2.7	1.2	1.0	-0.9	1.2	2.6

Sources: National statistical authorities.

## CROATIA

### Institutional sectors

#### 3.4 General government (cont'd)

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>OTHER CHANGES IN FINANCIAL ASSETS AND LIABILITIES ACCOUNT</b>							
<b>Other changes in net financial worth</b>	0.6	-3.7	2.8	-0.4	-2.1	-0.6	-0.8
<b>Other changes in financial assets (F)</b>	-8.0	0.0	5.2	0.0	3.3	-2.9	-2.6
Monetary gold and special drawing rights (SDRs) (F1)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits (F2)	-0.1	-0.1	0.3	0.0	0.2	-0.1	-0.1
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	-0.1	-0.1	0.3	0.0	0.2	-0.1	-0.1
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)	-0.1	-0.1	0.0	0.0	0.3	-0.1	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)	-0.1	-0.1	0.0	0.0	0.3	-0.1	0.0
Equity and investment fund shares (F5)	-2.3	-1.6	2.6	0.8	0.9	-2.1	-1.0
Listed shares (F511)	-0.4	-1.7	1.4	0.1	-2.5	0.2	0.3
Unlisted shares and other equity (F51M)	-2.0	0.1	1.2	0.6	3.6	-2.4	-1.0
Investment fund shares (F52)	0.1	-0.1	0.0	0.0	-0.3	0.1	-0.2
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)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives (F7)	-5.5	1.8	2.2	-0.8	1.9	-0.6	-1.5
Other accounts receivable (F8)	0.0	0.1	0.0	0.0	0.0	0.0	0.0
<b>Other changes in liabilities (F)</b>	-8.6	3.7	2.4	0.4	5.5	-2.2	-1.8
Monetary gold and SDRs (F1)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits (F2)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities (F3)	-7.5	0.3	2.2	-0.2	3.7	-1.8	-1.6
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)	-7.5	0.3	2.2	-0.3	3.7	-1.8	-1.6
Loans (F4)	-1.3	-0.1	0.1	0.4	1.7	-0.5	-0.2
Short-term loans (F4.S)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term loans (F4.L)	-1.3	-0.1	0.1	0.4	1.7	-0.5	-0.2
Equity and investment fund shares (F5)	-0.2	0.2	0.0	0.2	0.0	0.1	0.0
Listed shares (F511)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Unlisted shares and other equity (F51M)	-0.2	0.2	0.0	0.2	0.0	0.1	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)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives (F7)	0.1	-0.2	0.0	0.0	0.0	0.0	0.0
Other accounts payable (F8)	0.4	3.6	0.0	0.0	0.0	0.0	0.0

Sources: National statistical authorities.



# CROATIA

## Institutional sectors

### 3.4 General government (cont'd)

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>CLOSING FINANCIAL BALANCE SHEET</b>							
<b>Net financial assets (+)/liabilities (-)</b>	-158.6	-161.5	-148.6	-153.7	-160.9	-174.8	-177.7
<b>Financial assets (F)</b>	360.5	370.8	396.6	388.9	386.6	406.2	401.8
Monetary gold and special drawing rights (SDRs) (F1)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits (F2)	27.1	27.3	42.8	34.4	30.2	46.0	45.9
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	27.1	27.3	42.8	34.4	30.2	46.0	45.9
Debt securities (F3)	7.5	10.3	9.1	9.1	9.4	10.0	10.7
Short-term debt securities (F3.S)	4.6	7.1	6.2	6.2	6.7	7.2	7.6
Long-term debt securities (F3.L)	2.9	3.1	3.0	2.9	2.7	2.8	3.1
Loans (F4)	30.3	33.4	34.9	34.1	34.5	35.7	37.8
Short-term loans (F4.S)	1.5	1.3	1.3	0.8	0.9	3.3	3.0
Long-term loans (F4.L)	28.8	32.1	33.7	33.3	33.7	32.4	34.7
Equity and investment fund shares (F5)	232.8	230.5	235.3	235.9	236.7	234.6	233.6
Listed shares (F511)	24.2	22.3	24.2	24.3	21.8	22.0	22.2
Unlisted shares and other equity (F51M)	206.5	206.7	209.4	210.0	213.6	211.3	210.2
Investment fund shares (F52)	2.1	1.6	1.7	1.6	1.3	1.4	1.2
Insurance, pension and standardised guarantees (F6)	0.1	0.1	0.1	0.1	0.1	0.1	0.1
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)	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Financial derivatives (F7)	2.2	3.7	7.0	6.1	7.8	7.2	4.0
Other accounts receivable (F8)	60.5	65.5	67.3	69.1	67.8	72.5	69.8
<b>Liabilities (F)</b>	519.1	532.3	545.1	542.6	547.5	580.9	579.6
Monetary gold and SDRs (F1)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits (F2)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities (F3)	207.5	214.1	231.1	225.1	228.6	252.4	248.0
Short-term debt securities (F3.S)	17.4	19.0	18.6	18.6	17.3	25.7	25.4
Long-term debt securities (F3.L)	190.1	195.1	212.6	206.6	211.3	226.8	222.6
Loans (F4)	104.5	104.8	98.5	100.7	103.0	111.4	111.8
Short-term loans (F4.S)	1.6	2.1	1.5	1.8	1.9	4.0	3.7
Long-term loans (F4.L)	102.9	102.7	97.0	98.9	101.1	107.4	108.1
Equity and investment fund shares (F5)	129.5	129.7	129.9	130.1	130.2	130.3	130.3
Listed shares (F511)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Unlisted shares and other equity (F51M)	129.5	129.7	129.9	130.1	130.2	130.3	130.3
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)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives (F7)	0.2	0.0	0.0	0.0	0.0	0.0	0.0
Other accounts payable (F8)	77.3	83.6	85.6	86.6	85.7	86.8	89.4

Sources: National statistical authorities.

# CROATIA

## Institutional sectors

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

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>FINANCIAL TRANSACTIONS ACCOUNT</b>							
<b>Net lending (+)/net borrowing (-) (from financial account) (B9F)</b>	8.1	16.2	8.9	3.5	-2.6	6.6	8.0
<b>Transactions in assets (F)</b>	13.6	24.2	10.0	6.3	-2.1	8.7	8.1
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	5.8	12.0	3.8	1.5	4.5	4.1	4.3
Currency (F21)	3.1	2.6	0.5	-0.5	1.0	2.0	0.1
Deposits (F2M)	2.7	9.5	3.3	2.0	3.5	2.0	4.1
Debt securities (F3)	-0.1	0.1	0.0	-0.1	0.0	0.1	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	0.0	-0.1	0.0	0.1	0.0
Loans (F4)	0.0	0.0	0.0	-0.1	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	-0.1	0.0	0.0	0.0
Equity and investment fund shares (F5)	3.3	6.5	3.5	1.9	-3.0	0.4	0.6
Listed shares (F511)	-0.8	-0.7	0.7	-0.3	0.5	0.3	-0.1
Unlisted shares and other equity (F51M)	2.4	5.6	1.5	1.5	-0.1	-0.1	0.2
Investment fund shares (F52)	1.8	1.6	1.2	0.6	-3.5	0.1	0.5
Insurance, pension and standardised guarantees (F6)	4.2	4.9	2.4	2.7	-3.8	4.2	3.0
Life insurance (F62)	0.6	0.3	0.2	0.2	0.1	-0.2	0.0
Pension schemes (F6M)	3.6	4.9	2.1	2.6	-4.3	4.2	3.0
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)	0.0	-0.3	0.0	-0.1	0.3	0.3	0.0
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	0.2	0.4	0.3	-0.1	0.4
<b>Transactions in liabilities (F)</b>	5.5	8.0	1.1	2.7	0.5	2.2	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)	4.9	7.7	1.2	2.9	0.8	-0.2	1.2
Short-term loans (F4.S)	0.9	0.4	-0.3	0.1	-0.3	-0.1	0.2
Long-term loans (F4.L)	4.1	7.2	1.5	2.8	1.1	0.0	1.0
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)	0.5	0.3	-0.1	-0.2	-0.3	2.3	-1.1

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 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>OTHER CHANGES IN FINANCIAL ASSETS AND LIABILITIES ACCOUNT</b>							
<b>Other changes in net financial worth</b>	3.8	2.6	3.9	1.9	-1.8	4.8	-2.1
<b>Other changes in financial assets (F)</b>	0.2	0.5	3.6	1.9	-0.5	4.2	-2.1
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	-2.8	-1.4	0.7	0.6	3.2	-1.1	-1.1
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	-2.8	-1.4	0.7	0.6	3.2	-1.1	-1.1
Debt securities (F3)	0.0	-0.1	0.0	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)	0.0	-0.1	0.0	0.0	-0.1	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	0.6	0.7	-3.7	0.9	-0.7
Listed shares (F511)	-0.8	-0.6	0.5	0.3	-3.0	0.8	-0.1
Unlisted shares and other equity (F51M)	-1.1	1.1	0.0	0.1	-0.1	-0.1	-0.7
Investment fund shares (F52)	-0.1	-0.4	0.2	0.3	-0.7	0.1	0.1
Insurance, pension and standardised guarantees (F6)	5.1	1.9	2.2	0.6	-0.1	4.1	-0.2
Life insurance (F62)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Pension schemes (F6M)	5.1	1.9	2.2	0.6	-0.1	4.1	-0.2
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	0.1	0.2	-0.2
<b>Other changes in liabilities (F)</b>	-3.6	-2.1	-0.3	0.0	1.3	-0.6	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)	-3.4	-2.1	-0.3	0.0	1.2	-0.4	-0.2
Short-term loans (F4.S)	-1.5	-0.5	0.0	0.0	-0.1	0.0	0.0
Long-term loans (F4.L)	-1.9	-1.6	-0.3	0.0	1.3	-0.4	-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	0.0	0.1	-0.2	0.2

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 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>CLOSING FINANCIAL BALANCE SHEET</b>							
<b>Net financial assets (+)/liabilities (-)</b>	315.4	334.2	358.8	364.2	359.8	371.2	377.1
<b>Financial assets (F)</b>	447.4	472.1	503.2	511.3	508.7	521.7	527.6
Monetary gold and special drawing rights (SDRs) (F1)							
Currency and deposits (F2)	227.6	238.3	245.6	247.7	255.3	258.3	261.5
Currency (F21)	23.4	25.9	29.3	28.8	29.8	31.8	32.0
Deposits (F2M)	204.2	212.3	216.3	218.9	225.5	226.5	229.5
Debt securities (F3)	1.7	1.7	1.9	1.8	1.8	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	1.9	1.8	1.8	1.9	1.9
Loans (F4)	1.2	1.2	1.2	1.1	1.2	1.1	1.1
Short-term loans (F4.S)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term loans (F4.L)	1.2	1.2	1.2	1.1	1.2	1.1	1.1
Equity and investment fund shares (F5)	90.2	96.8	106.3	108.9	102.2	103.5	103.3
Listed shares (F511)	11.1	9.8	11.5	11.6	9.1	10.3	10.1
Unlisted shares and other equity (F51M)	67.9	74.6	79.4	81.0	80.9	80.7	80.2
Investment fund shares (F52)	11.2	12.4	15.4	16.3	12.2	12.4	13.0
Insurance, pension and standardised guarantees (F6)	112.4	119.2	132.6	135.9	132.0	140.4	143.2
Life insurance (F62)	17.8	18.1	18.8	19.0	19.1	18.9	18.9
Pension schemes (F6M)	89.4	96.2	108.3	111.5	107.2	115.5	118.3
Non-life insurance technical reserves and provision for calls under standardised guarantees (F6O)	5.2	4.9	5.5	5.4	5.7	6.0	6.0
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	15.6	15.9	16.4	16.5	16.7
<b>Liabilities (F)</b>	132.0	137.9	144.4	147.1	148.9	150.5	150.5
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)	124.9	130.5	136.3	139.3	141.3	140.7	141.7
Short-term loans (F4.S)	11.6	11.5	11.8	11.8	11.4	11.3	11.5
Long-term loans (F4.L)	113.4	119.0	124.6	127.4	129.9	129.4	130.2
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)	7.0	7.4	8.0	7.9	7.6	9.8	8.8

Sources: National statistical authorities.

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

# CROATIA

## Institutional sectors

### 3.6 Rest of the world <sup>1)</sup>

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>FINANCIAL TRANSACTIONS ACCOUNT</b>							
<b>Net lending (+)/net borrowing (-) (from financial account) (B9F)</b>	-16.4	-10.1	-26.2	2.8	5.9	0.3	-16.7
<b>Transactions in assets (F)</b>	-0.3	0.7	-10.7	-13.8	1.3	8.1	-1.1
Monetary gold and special drawing rights (SDRs) (F1)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits (F2)	-0.9	-0.9	-8.7	-3.4	-3.9	-1.3	7.5
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	-0.9	-0.9	-8.7	-3.4	-3.9	-1.3	7.5
Debt securities (F3)	0.1	-4.1	8.3	-9.5	3.3	10.8	-7.9
Short-term debt securities (F3.S)	0.2	-0.1	0.0	0.0	0.0	0.0	0.0
Long-term debt securities (F3.L)	-0.1	-4.0	8.3	-9.4	3.3	10.8	-7.9
Loans (F4)	0.6	-4.5	-12.6	-3.5	-0.9	0.0	-1.2
Short-term loans (F4.S)	3.8	2.9	-0.4	-0.6	0.6	0.3	1.4
Long-term loans (F4.L)	-3.1	-7.4	-12.1	-2.9	-1.6	-0.3	-2.6
Equity and investment fund shares (F5)	-1.8	11.0	5.8	2.0	1.3	0.4	2.6
Listed shares (F511)	1.5	2.9	1.8	0.7	-0.1	0.3	0.2
Unlisted shares and other equity (F51M)	-3.2	8.0	3.7	1.3	2.0	0.1	2.3
Investment fund shares (F52)	0.0	0.1	0.3	0.0	-0.6	0.0	0.0
Insurance, pension and standardised guarantees (F6)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Life insurance (F62)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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	0.0	0.0	0.0	0.0
Financial derivatives (F7)	-0.1	-1.0	0.1	-0.3	0.3	-0.1	0.2
Other accounts receivable (F8)	1.7	0.2	-3.6	1.0	1.1	-1.8	-2.2
<b>Transactions in liabilities (F)</b>	16.0	10.8	15.5	-16.5	-4.6	7.8	15.6
Monetary gold and SDRs (F1)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits (F2)	18.1	-3.5	-1.9	-14.9	-2.8	7.3	6.0
Currency (F21)	0.1	0.1	-0.6	-0.1	16.8	0.2	-0.5
Deposits (F2M)	18.0	-3.6	-1.3	-14.8	-19.6	7.1	6.5
Debt securities (F3)	4.3	10.0	7.4	7.5	-11.3	-2.5	4.3
Short-term debt securities (F3.S)	-1.3	8.9	3.6	-11.5	-5.3	-0.3	1.5
Long-term debt securities (F3.L)	5.7	1.1	3.8	19.0	-6.0	-2.2	2.8
Loans (F4)	-1.6	3.5	9.0	-9.7	6.5	4.5	3.6
Short-term loans (F4.S)	-3.4	2.8	9.0	-10.1	6.5	4.1	3.8
Long-term loans (F4.L)	1.7	0.8	0.0	0.5	0.0	0.4	-0.3
Equity and investment fund shares (F5)	-3.9	2.3	2.1	0.9	0.9	-0.2	1.3
Listed shares (F511)	-0.7	0.4	0.5	0.4	0.3	0.3	0.1
Unlisted shares and other equity (F51M)	-6.0	0.9	1.0	-0.2	0.8	0.2	0.5
Investment fund shares (F52)	2.8	1.0	0.6	0.7	-0.2	-0.6	0.7
Insurance, pension and standardised guarantees (F6)	-0.2	0.0	0.0	0.0	0.4	0.1	-0.1
Life insurance (F62)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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)	-0.2	0.0	0.0	0.0	0.4	0.1	-0.1
Financial derivatives (F7)	-2.8	-0.4	-0.3	-0.2	-0.4	-0.2	-1.2
Other accounts payable (F8)	2.2	-1.2	-0.8	-0.1	2.0	-1.3	1.7

Sources: National statistical authorities.

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

# CROATIA

## Institutional sectors

### 3.6 Rest of the world (cont'd) <sup>1)</sup>

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>OTHER CHANGES IN FINANCIAL ASSETS AND LIABILITIES ACCOUNT</b>							
<b>Other changes in net financial worth</b>	-0.6	-5.8	-0.9	2.8	-2.9	-3.1	0.0
<b>Other changes in financial assets (F)</b>	-1.5	-3.5	3.8	2.7	-1.6	-1.6	-4.1
Monetary gold and special drawing rights (SDRs) (F1)	-0.2	0.0	0.1	0.0	0.0	0.0	0.0
Currency and deposits (F2)	-0.4	-0.3	0.1	0.1	0.5	-0.2	-0.1
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	-0.4	-0.3	0.1	0.1	0.5	-0.2	-0.1
Debt securities (F3)	-6.0	0.7	1.7	-0.4	2.1	-1.1	-1.1
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)	-6.0	0.7	1.6	-0.4	2.1	-1.1	-1.1
Loans (F4)	-4.4	-3.0	2.4	0.6	3.5	-1.1	-0.2
Short-term loans (F4.S)	-1.0	-3.0	-0.1	-0.5	-0.5	-0.2	-0.3
Long-term loans (F4.L)	-3.4	0.1	2.5	1.1	4.0	-0.9	0.1
Equity and investment fund shares (F5)	9.6	-3.5	-0.2	2.1	-7.6	1.1	-2.7
Listed shares (F511)	0.4	-4.5	0.5	1.1	-8.1	0.1	-2.2
Unlisted shares and other equity (F51M)	9.2	1.0	-0.7	1.0	0.5	1.0	-0.5
Investment fund shares (F52)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Insurance, pension and standardised guarantees (F6)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Life insurance (F62)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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	0.0	0.0	0.0	0.0
Financial derivatives (F7)	0.2	0.6	0.0	0.0	-0.1	0.0	-0.2
Other accounts receivable (F8)	-0.3	1.8	-0.2	0.3	-0.1	-0.3	0.2
<b>Other changes in liabilities (F)</b>	-0.9	2.3	4.7	-0.2	1.3	1.5	-4.1
Monetary gold and SDRs (F1)	-0.2	0.0	0.1	0.0	0.0	0.0	0.0
Currency and deposits (F2)	-0.6	-0.1	0.1	0.1	0.5	-0.2	-0.5
Currency (F21)	-0.1	0.0	0.0	0.0	0.4	-0.2	-0.1
Deposits (F2M)	-0.5	-0.1	0.1	0.1	0.1	-0.1	-0.4
Debt securities (F3)	-2.2	0.1	1.3	-0.7	2.6	-0.2	-1.3
Short-term debt securities (F3.S)	-0.5	0.1	0.3	0.1	0.5	-0.2	-0.2
Long-term debt securities (F3.L)	-1.7	0.0	1.1	-0.8	2.1	-0.1	-1.1
Loans (F4)	-1.5	-0.2	0.3	0.1	0.5	-0.3	-0.3
Short-term loans (F4.S)	-1.1	-0.2	0.1	-0.2	0.2	-0.2	0.1
Long-term loans (F4.L)	-0.4	0.0	0.2	0.3	0.3	-0.1	-0.4
Equity and investment fund shares (F5)	9.7	0.3	-0.1	0.9	-4.1	2.7	-0.1
Listed shares (F511)	0.2	-0.5	0.2	0.7	-1.8	1.6	0.4
Unlisted shares and other equity (F51M)	9.1	1.4	-0.6	-0.2	-0.5	0.3	-0.9
Investment fund shares (F52)	0.3	-0.6	0.4	0.4	-1.8	0.9	0.3
Insurance, pension and standardised guarantees (F6)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Life insurance (F62)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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	0.0	0.0	0.0	0.0
Financial derivatives (F7)	-5.7	2.0	2.5	-0.7	2.2	-0.5	-2.0
Other accounts payable (F8)	-0.4	0.2	0.5	0.1	-0.6	0.2	0.1

Sources: National statistical authorities.

<sup>1)</sup> Non-resident units engaged in transactions with resident units.

# CROATIA

## Institutional sectors

### 3.6 Rest of the world (cont'd) <sup>1)</sup>

(National currency in billions, current prices)

	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>CLOSING FINANCIAL BALANCE SHEET</b>							
<b>Net financial assets (+)/liabilities (-)</b>	236.2	220.3	192.8	198.4	201.4	198.7	182.0
<b>Financial assets (F)</b>	478.9	476.1	489.5	478.4	478.1	484.6	479.4
Monetary gold and special drawing rights (SDRs) (F1)	2.7	2.7	2.8	2.8	2.8	2.8	2.8
Currency and deposits (F2)	40.6	39.4	38.2	34.9	31.5	30.0	37.5
Currency (F21)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposits (F2M)	40.6	39.4	38.2	34.9	31.5	30.0	37.5
Debt securities (F3)	74.0	70.6	86.7	76.8	82.3	92.0	83.0
Short-term debt securities (F3.S)	0.8	0.6	0.7	0.6	0.6	0.6	0.6
Long-term debt securities (F3.L)	73.3	70.0	86.0	76.2	81.6	91.4	82.4
Loans (F4)	179.9	172.5	158.6	155.6	158.2	157.1	155.7
Short-term loans (F4.S)	7.9	7.8	5.5	4.4	4.6	4.6	5.7
Long-term loans (F4.L)	172.0	164.7	153.1	151.2	153.7	152.5	150.0
Equity and investment fund shares (F5)	151.1	158.6	170.4	174.4	168.2	169.7	169.6
Listed shares (F511)	67.6	66.0	69.4	71.2	63.1	63.5	61.5
Unlisted shares and other equity (F51M)	82.6	91.6	99.6	101.8	104.3	105.5	107.3
Investment fund shares (F52)	0.9	1.1	1.4	1.4	0.7	0.7	0.7
Insurance, pension and standardised guarantees (F6)	0.4	0.4	0.4	0.4	0.4	0.4	0.4
Life insurance (F62)	0.3	0.3	0.3	0.3	0.3	0.2	0.2
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)	0.1	0.1	0.1	0.1	0.1	0.1	0.2
Financial derivatives (F7)	1.3	1.0	1.1	0.8	1.1	1.0	1.0
Other accounts receivable (F8)	28.8	30.8	31.4	32.7	33.7	31.6	29.5
<b>Liabilities (F)</b>	242.7	255.8	296.7	280.0	276.7	286.0	297.4
Monetary gold and SDRs (F1)	2.7	2.8	2.8	2.8	2.9	2.8	2.8
Currency and deposits (F2)	60.9	57.2	68.4	53.6	51.3	58.4	63.9
Currency (F21)	5.3	5.3	6.2	6.2	23.4	23.4	22.9
Deposits (F2M)	55.6	51.9	62.1	47.4	27.9	35.0	41.0
Debt securities (F3)	89.7	99.8	116.0	122.8	114.1	111.4	114.4
Short-term debt securities (F3.S)	17.2	26.2	34.6	23.3	18.4	17.9	19.2
Long-term debt securities (F3.L)	72.5	73.6	81.4	99.5	95.7	93.5	95.1
Loans (F4)	32.9	36.3	40.0	30.4	37.4	41.6	44.9
Short-term loans (F4.S)	22.7	25.3	28.2	17.9	24.6	28.4	32.4
Long-term loans (F4.L)	10.2	11.0	11.7	12.5	12.8	13.2	12.5
Equity and investment fund shares (F5)	29.4	32.0	37.0	38.8	35.7	38.2	39.4
Listed shares (F511)	7.8	7.7	9.0	10.1	8.6	10.4	10.9
Unlisted shares and other equity (F51M)	14.9	17.1	18.3	17.8	18.1	18.6	18.2
Investment fund shares (F52)	6.7	7.2	9.7	10.9	9.0	9.2	10.2
Insurance, pension and standardised guarantees (F6)	1.1	1.1	1.4	1.3	1.7	1.8	1.8
Life insurance (F62)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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)	1.1	1.1	1.4	1.3	1.7	1.8	1.8
Financial derivatives (F7)	3.6	5.3	8.7	7.8	9.7	9.0	5.7
Other accounts payable (F8)	22.3	21.3	22.5	22.4	23.9	22.8	24.6

Sources: National statistical authorities.

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

# CROATIA

## Who-to-whom detail

### 4.1.1 Deposits by counterpart sector

(National currency in billions, current prices)

#### 1. Transactions

		FINANCING							
		Total	Non-financial corporations	MFIs <sup>1)</sup>	Non-MMF investment funds	Other financial institutions <sup>2)</sup>	Insurance corporations and pension funds	General government	Households <sup>3)</sup>
2020 Q3									
INVESTMENT	<b>Total</b>	22.95		16.47				0.00	6.47
	<b>Non-financial corporations</b>	2.50		2.39				0.00	0.11
	<b>MFIs <sup>1)</sup></b>	7.47		1.00				0.00	6.48
	<b>Non-MMF investment funds</b>	0.48		0.49				0.00	-0.01
	<b>Other financial institutions <sup>2)</sup></b>	0.15		0.15				0.00	0.00
	<b>Insurance corporations and pension funds</b>	0.72		0.71				0.00	0.00
	<b>General government</b>	-0.02		0.39				0.00	-0.41
	<b>Households <sup>3)</sup></b>	4.11		3.81				0.00	0.30
	<b>Rest of the world <sup>4)</sup></b>	7.53		7.53				0.00	

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.

#### 2. Outstanding amounts

		LIABILITIES							
		Total	Non-financial corporations	MFIs <sup>1)</sup>	Non-MMF investment funds	Other financial institutions <sup>2)</sup>	Insurance corporations and pension funds	General government	Households <sup>3)</sup>
2020 Q3									
ASSETS	<b>Total</b>	521.66		480.62				0.00	41.04
	<b>Non-financial corporations</b>	84.46		82.14				0.00	2.32
	<b>MFIs <sup>1)</sup></b>	108.10		77.42				0.00	30.68
	<b>Non-MMF investment funds</b>	4.36		4.32				0.00	0.03
	<b>Other financial institutions <sup>2)</sup></b>	4.34		4.04				0.00	0.30
	<b>Insurance corporations and pension funds</b>	7.53		7.51				0.00	0.01
	<b>General government</b>	45.88		45.46				0.00	0.42
	<b>Households <sup>3)</sup></b>	229.53		222.26				0.00	7.27
	<b>Rest of the world <sup>4)</sup></b>	37.46		37.46				0.00	

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.



# CROATIA

## Who-to-whom detail

### 4.1.2 Short-term debt securities by counterpart sector

(National currency in billions, current prices)

#### 1. Transactions

		FINANCING								
		Total	Non-financial corporations	MFIs <sup>1)</sup>	Non-MMF investment funds	Other financial institutions <sup>2)</sup>	Insurance corporations and pension funds	General government	Households <sup>3)</sup>	Rest of the world <sup>4)</sup>
2020 Q3										
INVESTMENT	Total	1.23	-0.01	0.00	0.00	0.00	0.00	-0.26	0.00	1.49
	Non-financial corporations	0.00								
	MFIs <sup>1)</sup>	-0.07								
	Non-MMF investment funds	0.93								
	Other financial institutions <sup>2)</sup>	-0.02								
	Insurance corporations and pension funds	-0.06								
	General government	0.45								
	Households <sup>3)</sup>	0.00								
	Rest of the world <sup>4)</sup>	0.00								

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.

#### 2. Outstanding amounts

		LIABILITIES								
		Total	Non-financial corporations	MFIs <sup>1)</sup>	Non-MMF investment funds	Other financial institutions <sup>2)</sup>	Insurance corporations and pension funds	General government	Households <sup>3)</sup>	Rest of the world <sup>4)</sup>
2020 Q3										
ASSETS	Total	45.30	0.67	0.00	0.00	0.00	0.00	25.39	0.00	19.23
	Non-financial corporations	1.08								
	MFIs <sup>1)</sup>	32.33								
	Non-MMF investment funds	1.35								
	Other financial institutions <sup>2)</sup>	0.23								
	Insurance corporations and pension funds	2.07								
	General government	7.60								
	Households <sup>3)</sup>	0.00								
	Rest of the world <sup>4)</sup>	0.62								

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.

# CROATIA

## Who-to-whom detail

### 4.1.3 Long-term debt securities by counterpart sector

(National currency in billions, current prices)

#### 1. Transactions

2020 Q3		FINANCING								
		Total	Non-financial corporations	MFIs <sup>1)</sup>	Non-MMF investment funds	Other financial institutions <sup>2)</sup>	Insurance corporations and pension funds	General government	Households <sup>3)</sup>	Rest of the world <sup>4)</sup>
INVESTMENT	<b>Total</b>	0.16	-0.12	0.01	0.00	0.00	0.00	-2.56	0.00	2.82
	<b>Non-financial corporations</b>	-0.07								
	<b>MFIs <sup>1)</sup></b>	7.13								
	<b>Non-MMF investment funds</b>	0.03								
	<b>Other financial institutions <sup>2)</sup></b>	-0.04								
	<b>Insurance corporations and pension funds</b>	0.82								
	<b>General government</b>	0.23								
	<b>Households <sup>3)</sup></b>	-0.05								
	<b>Rest of the world <sup>4)</sup></b>	-7.90								

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.

#### 2. Outstanding amounts

2020 Q3		LIABILITIES								
		Total	Non-financial corporations	MFIs <sup>1)</sup>	Non-MMF investment funds	Other financial institutions <sup>2)</sup>	Insurance corporations and pension funds	General government	Households <sup>3)</sup>	Rest of the world <sup>4)</sup>
ASSETS	<b>Total</b>	339.71	20.75	1.19	0.00	0.02	0.01	222.61	0.00	95.14
	<b>Non-financial corporations</b>	0.25								
	<b>MFIs <sup>1)</sup></b>	137.73								
	<b>Non-MMF investment funds</b>	11.94								
	<b>Other financial institutions <sup>2)</sup></b>	0.47								
	<b>Insurance corporations and pension funds</b>	101.99								
	<b>General government</b>	3.07								
	<b>Households <sup>3)</sup></b>	1.86								
	<b>Rest of the world <sup>4)</sup></b>	82.40								

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.

# CROATIA

## Who-to-whom detail

### 4.1.4 Short-term loans by counterpart sector

(National currency in billions, current prices)

#### 1. Transactions

2020 Q3		FINANCING								
		Total	Non-financial corporations	MFIs <sup>1)</sup>	Non-MMF investment funds	Other financial institutions <sup>2)</sup>	Insurance corporations and pension funds	General government	Households <sup>3)</sup>	Rest of the world <sup>4)</sup>
INVESTMENT	<b>Total</b>	-0.52	-5.13		0.06	1.03	-0.23	-0.30	0.22	3.83
	<b>Non-financial corporations</b>	-3.04	-3.54		0.00	0.00	0.00	0.00	0.00	0.50
	<b>MFIs <sup>1)</sup></b>	1.45	-2.01		0.06	0.01	-0.23	0.07	0.22	3.34
	<b>Non-MMF investment funds</b>	-0.03	-0.02		0.00	0.00	0.00	0.00	0.00	0.00
	<b>Other financial institutions <sup>2)</sup></b>	0.01	0.02		0.00	0.00	0.00	0.00	0.00	0.00
	<b>Insurance corporations and pension funds</b>	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00
	<b>General government</b>	-0.31	0.07		0.00	-0.01	0.00	-0.37	0.00	0.00
	<b>Households <sup>3)</sup></b>	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00
	<b>Rest of the world <sup>4)</sup></b>	1.39								

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.

#### 2. Outstanding amounts

2020 Q3		LIABILITIES								
		Total	Non-financial corporations	MFIs <sup>1)</sup>	Non-MMF investment funds	Other financial institutions <sup>2)</sup>	Insurance corporations and pension funds	General government	Households <sup>3)</sup>	Rest of the world <sup>4)</sup>
ASSETS	<b>Total</b>	104.22	53.73		0.59	2.14	0.16	3.73	11.49	32.37
	<b>Non-financial corporations</b>	34.26	32.06		0.00	0.00	0.00	0.00	0.00	2.19
	<b>MFIs <sup>1)</sup></b>	58.74	15.42		0.59	0.40	0.16	0.86	11.22	30.08
	<b>Non-MMF investment funds</b>	0.01	0.01		0.00	0.00	0.00	0.00	0.00	0.00
	<b>Other financial institutions <sup>2)</sup></b>	2.44	2.10		0.00	0.00	0.00	0.00	0.25	0.09
	<b>Insurance corporations and pension funds</b>	0.07	0.04		0.00	0.01	0.00	0.00	0.02	0.00
	<b>General government</b>	3.01	0.14		0.00	0.00	0.00	2.87	0.00	0.00
	<b>Households <sup>3)</sup></b>	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00
	<b>Rest of the world <sup>4)</sup></b>	5.69								

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.

# CROATIA

## Who-to-whom detail

### 4.1.5 Long-term loans by counterpart sector

(National currency in billions, current prices)

#### 1. Transactions

		FINANCING								
		Total	Non-financial corporations	MFIs <sup>1)</sup>	Non-MMF investment funds	Other financial institutions <sup>2)</sup>	Insurance corporations and pension funds	General government	Households <sup>3)</sup>	Rest of the world <sup>4)</sup>
2020 Q3										
INVESTMENT	Total	5.56	5.23		0.00	-1.32	-0.01	0.92	1.00	-0.26
	Non-financial corporations	4.90	4.63		0.00	0.00	0.00	0.00	0.00	0.27
	MFIs <sup>1)</sup>	1.12	0.51		0.00	0.28	0.00	-0.34	0.97	-0.30
	Non-MMF investment funds	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00
	Other financial institutions <sup>2)</sup>	-0.24	-0.01		0.00	0.00	0.00	0.00	0.00	-0.23
	Insurance corporations and pension funds	0.03	0.01		0.00	0.03	0.00	0.00	0.00	0.00
	General government	2.38	0.58		0.00	-0.09	0.00	1.84	0.06	0.00
	Households <sup>3)</sup>	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00
	Rest of the world <sup>4)</sup>	-2.63								

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.

#### 2. Outstanding amounts

		LIABILITIES								
		Total	Non-financial corporations	MFIs <sup>1)</sup>	Non-MMF investment funds	Other financial institutions <sup>2)</sup>	Insurance corporations and pension funds	General government	Households <sup>3)</sup>	Rest of the world <sup>4)</sup>
2020 Q3										
ASSETS	Total	558.23	286.08		0.00	21.08	0.20	108.12	130.22	12.53
	Non-financial corporations	107.35	99.43		0.00	0.00	0.06	0.49	0.00	7.38
	MFIs <sup>1)</sup>	247.68	69.25		0.00	1.95	0.10	48.87	125.84	1.66
	Non-MMF investment funds	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00
	Other financial institutions <sup>2)</sup>	14.96	11.06		0.00	0.00	0.00	0.43	2.12	1.36
	Insurance corporations and pension funds	2.37	1.77		0.00	0.49	0.05	0.00	0.06	0.00
	General government	34.74	15.79		0.00	0.94	0.00	15.59	1.44	0.98
	Households <sup>3)</sup>	1.14	0.00		0.00	0.00	0.00	0.00	0.00	1.14
	Rest of the world <sup>4)</sup>	149.98								

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.

# CROATIA

## Who-to-whom detail

### 4.1.6 Listed shares by counterpart sector

(National currency in billions, current prices)

#### 1. Transactions

		FINANCING								
		Total	Non-financial corporations	MFIs <sup>1)</sup>	Non-MMF investment funds	Other financial institutions <sup>2)</sup>	Insurance corporations and pension funds	General government	Households <sup>3)</sup>	Rest of the world <sup>4)</sup>
2020 Q3										
INVESTMENT	<b>Total</b>	0.00	-0.51	0.43	0.00	0.00	0.00	0.00		0.07
	<b>Non-financial corporations</b>	-0.21								
	<b>MFIs <sup>1)</sup></b>	0.00								
	<b>Non-MMF investment funds</b>	0.09								
	<b>Other financial institutions <sup>2)</sup></b>	0.00								
	<b>Insurance corporations and pension funds</b>	0.02								
	<b>General government</b>	0.00								
	<b>Households <sup>3)</sup></b>	-0.10								
	<b>Rest of the world <sup>4)</sup></b>	0.20								

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.

#### 2. Outstanding amounts

		LIABILITIES								
		Total	Non-financial corporations	MFIs <sup>1)</sup>	Non-MMF investment funds	Other financial institutions <sup>2)</sup>	Insurance corporations and pension funds	General government	Households <sup>3)</sup>	Rest of the world <sup>4)</sup>
2020 Q3										
ASSETS	<b>Total</b>	141.47	97.49	32.01	0.00	0.03	1.03	0.00		10.91
	<b>Non-financial corporations</b>	22.15								
	<b>MFIs <sup>1)</sup></b>	0.24								
	<b>Non-MMF investment funds</b>	3.22								
	<b>Other financial institutions <sup>2)</sup></b>	0.03								
	<b>Insurance corporations and pension funds</b>	22.02								
	<b>General government</b>	22.25								
	<b>Households <sup>3)</sup></b>	10.08								
	<b>Rest of the world <sup>4)</sup></b>	61.49								

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.

# CROATIA

## Who-to-whom detail

### 4.1.7 Investment fund shares/units by counterpart sector

(National currency in billions, current prices)

#### 1. Transactions

		FINANCING							
		Total	Non-financial corporations	MFIs <sup>1)</sup>	Non-MMF investment funds	Other financial institutions <sup>2)</sup>	Insurance corporations and pension funds	General government	Households <sup>3)</sup>
2020 Q3									
INVESTMENT	<b>Total</b>	1.28		0.00	0.60				0.68
	<b>Non-financial corporations</b>	-0.04							
	<b>MFIs <sup>1)</sup></b>	-0.02							
	<b>Non-MMF investment funds</b>	0.01							
	<b>Other financial institutions <sup>2)</sup></b>	0.00							
	<b>Insurance corporations and pension funds</b>	0.86							
	<b>General government</b>	0.00							
	<b>Households <sup>3)</sup></b>	0.46							
	<b>Rest of the world <sup>4)</sup></b>	0.01							

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.

#### 2. Outstanding amounts

		LIABILITIES							
		Total	Non-financial corporations	MFIs <sup>1)</sup>	Non-MMF investment funds	Other financial institutions <sup>2)</sup>	Insurance corporations and pension funds	General government	Households <sup>3)</sup>
2020 Q3									
ASSETS	<b>Total</b>	31.23		0.00	20.98				10.25
	<b>Non-financial corporations</b>	1.69							
	<b>MFIs <sup>1)</sup></b>	0.45							
	<b>Non-MMF investment funds</b>	0.89							
	<b>Other financial institutions <sup>2)</sup></b>	0.64							
	<b>Insurance corporations and pension funds</b>	12.66							
	<b>General government</b>	1.16							
	<b>Households <sup>3)</sup></b>	13.01							
	<b>Rest of the world <sup>4)</sup></b>	0.74							

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.

# CROATIA

## Who-to-whom detail

### 4.2.1 Deposits by counterpart sector

(National currency in billions, current prices)

#### 1. Transactions

Total deposits	2016	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>Liabilities of total economy, assets of:</b>								
Non-financial corporations	5.03	4.37	4.64	4.81	-0.21	0.95	6.39	2.39
Monetary financial institutions <sup>1)</sup>	7.27	13.67	7.64	1.05	6.90	-3.41	0.74	1.00
Non-MMF investment funds	0.90	0.16	0.52	1.40	-1.88	-0.05	-0.73	0.49
Other financial institutions <sup>2)</sup>	0.81	-0.26	-0.84	0.03	-0.23	1.87	-1.97	0.15
Insurance corporations and pension funds	0.38	0.82	2.21	0.83	-3.06	2.75	-0.29	0.71
General government	-4.57	1.21	0.40	4.47	-8.20	-4.14	15.84	0.39
Households <sup>3)</sup>	2.50	3.31	9.24	5.02	2.23	1.82	2.05	3.81
Rest of the world <sup>4)</sup>	-14.29	-0.86	-0.94	-8.68	-3.41	-3.89	-1.30	7.53
<b>Liabilities of MFIs, assets of:</b>								
Non-financial corporations	5.03	4.37	4.64	4.81	-0.21	0.95	6.39	2.39
Monetary financial institutions <sup>1)</sup>	7.27	13.67	7.64	1.05	6.90	-3.41	0.74	1.00
Non-MMF investment funds	0.90	0.16	0.52	1.40	-1.88	-0.05	-0.73	0.49
Other financial institutions <sup>2)</sup>	0.81	-0.26	-0.84	0.03	-0.23	1.87	-1.97	0.15
Insurance corporations and pension funds	0.38	0.82	2.21	0.83	-3.06	2.75	-0.29	0.71
General government	-4.57	1.21	0.40	4.47	-8.20	-4.14	15.84	0.39
Households <sup>3)</sup>	2.50	3.31	9.24	5.02	2.23	1.82	2.05	3.81
Rest of the world <sup>4)</sup>	-14.29	-0.86	-0.94	-8.68	-3.41	-3.89	-1.30	7.53
<b>Liabilities of general government, assets of:</b>								
Non-financial corporations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monetary financial institutions <sup>1)</sup>								
Non-MMF investment funds								
Other financial institutions <sup>2)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurance corporations and pension funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
General government	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Liabilities of the rest of the world, assets of:</b>								
Non-financial corporations	-0.10	0.26	-0.34	0.54	1.53	-0.96	-0.12	0.11
Monetary financial institutions <sup>1)</sup>	-6.34	18.39	-3.39	-1.36	-15.66	-19.96	7.18	6.48
Non-MMF investment funds	0.00	0.00	0.00	0.01	-0.01	0.01	0.01	-0.01
Other financial institutions <sup>2)</sup>	0.04	0.04	-0.04	0.02	-0.32	0.01	0.03	0.00
Insurance corporations and pension funds	-0.02	0.19	0.00	0.00	0.00	0.00	0.00	0.00
General government	-0.34	-0.33	-0.05	1.16	-0.15	-0.33	0.02	-0.41
Households <sup>3)</sup>	0.33	-0.59	0.22	-1.71	-0.21	1.65	-0.02	0.30
Rest of the world <sup>4)</sup>								

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.

# CROATIA

## Who-to-whom detail

### 4.2.1 Deposits by counterpart sector (National currency in billions, current prices)

#### 2. Outstanding amounts

Total deposits	2016	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>Liabilities of total economy, assets of:</b>								
Non-financial corporations	60.17	64.13	68.55	72.27	72.18	73.69	79.86	82.14
Monetary financial institutions <sup>1)</sup>	57.08	70.59	78.05	72.09	79.02	75.72	76.43	77.42
Non-MMF investment funds	1.36	1.51	2.03	6.43	4.58	4.59	3.84	4.32
Other financial institutions <sup>2)</sup>	5.32	5.03	4.17	4.20	3.97	5.88	3.90	4.04
Insurance corporations and pension funds	4.51	5.28	7.48	7.43	4.37	7.17	6.84	7.51
General government	25.81	26.92	27.21	41.49	33.28	29.36	45.12	45.46
Households <sup>3)</sup>	195.47	196.24	204.19	210.49	213.23	218.12	219.12	222.26
Rest of the world <sup>4)</sup>	41.92	40.64	39.44	38.16	34.85	31.48	30.02	37.46
<b>Liabilities of MFIs, assets of:</b>								
Non-financial corporations	60.17	64.13	68.55	72.27	72.18	73.69	79.86	82.14
Monetary financial institutions <sup>1)</sup>	57.08	70.59	78.05	72.09	79.02	75.72	76.43	77.42
Non-MMF investment funds	1.36	1.51	2.03	6.43	4.58	4.59	3.84	4.32
Other financial institutions <sup>2)</sup>	5.32	5.03	4.17	4.20	3.97	5.88	3.90	4.04
Insurance corporations and pension funds	4.51	5.28	7.48	7.43	4.37	7.17	6.84	7.51
General government	25.81	26.92	27.21	41.49	33.28	29.36	45.12	45.46
Households <sup>3)</sup>	195.47	196.24	204.19	210.49	213.23	218.12	219.12	222.26
Rest of the world <sup>4)</sup>	41.92	40.64	39.44	38.16	34.85	31.48	30.02	37.46
<b>Liabilities of general government, assets of:</b>								
Non-financial corporations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monetary financial institutions <sup>1)</sup>								
Non-MMF investment funds								
Other financial institutions <sup>2)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurance corporations and pension funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
General government	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Liabilities of the rest of the world, assets of:</b>								
Non-financial corporations	1.06	1.30	0.96	1.81	3.33	2.35	2.22	2.32
Monetary financial institutions <sup>1)</sup>	27.63	46.02	42.63	52.65	36.98	17.02	24.21	30.68
Non-MMF investment funds	0.01	0.01	0.01	0.03	0.02	0.03	0.04	0.03
Other financial institutions <sup>2)</sup>	0.06	0.09	0.05	0.57	0.26	0.27	0.30	0.30
Insurance corporations and pension funds	0.02	0.01	0.01	0.00	0.01	0.01	0.01	0.01
General government	0.49	0.15	0.10	1.28	1.13	0.82	0.84	0.42
Households <sup>3)</sup>	8.82	7.98	8.14	5.81	5.67	7.42	7.36	7.27
Rest of the world <sup>4)</sup>								

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.



# CROATIA

## Who-to-whom detail

### 4.2.4 Short-term loans by counterpart sector

(National currency in billions, current prices)

#### 1. Transactions

Total short-term loans	2016	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>Liabilities of non-financial corporations, assets of:</b>								
Non-financial corporations	2.58	10.43	8.17	-3.54	-3.54	-3.54	-3.54	-3.54
Monetary financial institutions <sup>1)</sup>	0.79	-0.47	0.93	-0.76	0.70	2.02	-0.94	-2.01
Non-MMF investment funds	-0.01	-0.01	-0.01	0.00	0.00	0.03	0.00	-0.02
Other financial institutions <sup>2)</sup>	-0.38	-3.27	-0.66	0.05	-0.07	-0.19	-0.63	0.02
Insurance corporations and pension funds	0.01	0.06	-0.03	0.00	-0.14	-0.14	0.00	0.00
General government	0.37	0.27	-0.18	-0.04	-0.49	0.00	0.01	0.07
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	0.63	2.66	3.06	0.25	-0.01	0.47	0.57	0.36
<b>Liabilities of non-MMF investment funds, assets of:</b>								
Non-financial corporations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monetary financial institutions <sup>1)</sup>	0.26	-0.03	0.53	0.09	-0.28	-0.06	-0.04	0.06
Non-MMF investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurance corporations and pension funds	0.06	-0.01	-0.07	0.00	0.00	0.00	0.00	0.00
General government	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Liabilities of other financial institutions, assets of:</b>								
Non-financial corporations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monetary financial institutions <sup>1)</sup>	-0.65	0.00	-0.25	0.03	-0.20	-0.20	-0.16	0.01
Non-MMF investment funds	0.02	0.00	-0.07	-0.01	0.00	-0.01	0.00	0.00
Other financial institutions <sup>2)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurance corporations and pension funds	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00
General government	-0.02	0.03	-0.01	-0.01	0.00	0.00	0.00	-0.01
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	-0.52	0.64	0.18	-0.32	-0.62	0.17	-0.29	1.02
<b>Liabilities of insurance corporations and pension funds, assets of:</b>								
Non-financial corporations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monetary financial institutions <sup>1)</sup>	-1.02	0.12	-0.12	-0.32	0.02	0.95	-0.58	-0.23
Non-MMF investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurance corporations and pension funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
General government	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Liabilities of general government, assets of:</b>								
Non-financial corporations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monetary financial institutions <sup>1)</sup>	0.39	-0.64	0.82	0.01	0.21	0.14	-0.35	0.07
Non-MMF investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurance corporations and pension funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
General government	0.00	0.71	0.00	0.00	0.07	0.03	2.43	-0.37
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	0.00	0.48	-0.33	-0.37	0.00	0.00	0.00	0.00
<b>Liabilities of households, assets of:</b>								
Non-financial corporations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monetary financial institutions <sup>1)</sup>	0.30	0.86	0.40	-0.29	0.06	-0.30	-0.12	0.22
Non-MMF investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.00	0.00	0.03	0.00	-0.01	0.00	0.00	0.00
Insurance corporations and pension funds	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
General government	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Liabilities of the rest of the world, assets of:</b>								
Non-financial corporations	0.54	-0.09	0.33	-0.04	0.06	0.25	0.05	0.50
Monetary financial institutions <sup>1)</sup>	-2.60	-3.55	2.53	9.02	-10.23	6.20	4.02	3.34
Non-MMF investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.00	0.28	-0.08	0.00	0.03	0.01	-0.01	0.00
Insurance corporations and pension funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
General government	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>								

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.

# CROATIA

## Who-to-whom detail

### 4.2.4 Short-term loans by counterpart sector

(National currency in billions, current prices)

#### 2. Outstanding amounts

Total short-term loans	2016	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>Liabilities of non-financial corporations, assets of:</b>								
Non-financial corporations	38.22	48.65	56.83	46.21	42.68	39.14	35.60	32.06
Monetary financial institutions <sup>1)</sup>	21.00	18.93	18.88	15.90	16.31	18.48	17.48	15.42
Non-MMF investment funds	0.03	0.02	0.01	0.00	0.00	0.03	0.03	0.01
Other financial institutions <sup>2)</sup>	6.61	3.35	2.59	2.97	2.90	2.71	2.08	2.10
Insurance corporations and pension funds	0.30	0.20	0.20	0.23	0.06	0.08	0.03	0.04
General government	0.48	0.75	0.56	0.54	0.06	0.06	0.07	0.14
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	4.64	6.32	6.36	4.09	3.57	3.56	3.93	3.96
<b>Liabilities of non-MMF investment funds, assets of:</b>								
Non-financial corporations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monetary financial institutions <sup>1)</sup>	0.37	0.31	0.86	0.94	0.65	0.60	0.55	0.59
Non-MMF investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurance corporations and pension funds	0.08	0.07	0.00	0.00	0.00	0.00	0.00	0.00
General government	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Liabilities of other financial institutions, assets of:</b>								
Non-financial corporations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monetary financial institutions <sup>1)</sup>	1.25	1.22	0.92	0.94	0.74	0.55	0.39	0.40
Non-MMF investment funds	0.09	0.09	0.02	0.01	0.01	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurance corporations and pension funds	0.00	0.00	0.00	0.01	0.01	0.01	0.01	0.01
General government	0.00	0.03	0.02	0.00	0.00	0.01	0.01	0.00
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	0.54	1.12	1.28	1.43	0.81	1.00	0.71	1.73
<b>Liabilities of insurance corporations and pension funds, assets of:</b>								
Non-financial corporations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monetary financial institutions <sup>1)</sup>	0.07	0.19	0.07	0.00	0.02	0.97	0.40	0.16
Non-MMF investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurance corporations and pension funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
General government	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Liabilities of general government, assets of:</b>								
Non-financial corporations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monetary financial institutions <sup>1)</sup>	1.09	0.43	1.26	0.79	0.99	1.13	0.78	0.86
Non-MMF investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurance corporations and pension funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
General government	0.00	0.71	0.71	0.71	0.78	0.81	3.24	2.87
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	0.00	0.49	0.15	0.00	0.00	0.00	0.00	0.00
<b>Liabilities of households, assets of:</b>								
Non-financial corporations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monetary financial institutions <sup>1)</sup>	11.96	11.35	11.24	11.51	11.56	11.15	11.01	11.22
Non-MMF investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.19	0.19	0.22	0.25	0.25	0.25	0.25	0.25
Insurance corporations and pension funds	0.03	0.02	0.02	0.01	0.02	0.02	0.02	0.02
General government	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Liabilities of the rest of the world, assets of:</b>								
Non-financial corporations	0.83	0.76	1.17	1.47	1.27	1.37	1.38	2.19
Monetary financial institutions <sup>1)</sup>	26.28	21.65	24.07	26.69	16.55	23.11	26.97	30.08
Non-MMF investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.02	0.29	0.07	0.07	0.10	0.11	0.09	0.09
Insurance corporations and pension funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
General government	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>								

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.

# CROATIA

## Who-to-whom detail

### 4.2.5 Long-term loans by counterpart sector

(National currency in billions, current prices)

#### 1. Transactions

Total long-term loans	2016	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>Liabilities of non-financial corporations, assets of:</b>								
Non-financial corporations	5.81	3.65	6.12	4.63	4.63	4.63	4.63	4.63
Monetary financial institutions <sup>1)</sup>	0.59	3.33	1.43	-0.81	1.10	2.35	0.40	0.51
Non-MMF investment funds	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.28	-0.32	1.13	0.04	-0.33	0.20	-0.11	-0.01
Insurance corporations and pension funds	0.00	0.29	0.03	-0.04	-0.02	0.00	-0.01	0.01
General government	1.27	0.80	1.34	0.04	-0.66	-0.06	-0.19	0.58
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	-5.18	0.15	-5.91	-10.25	-1.63	-1.10	-1.02	-0.49
<b>Liabilities of non-MMF investment funds, assets of:</b>								
Non-financial corporations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monetary financial institutions <sup>1)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-MMF investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurance corporations and pension funds	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
General government	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Liabilities of other financial institutions, assets of:</b>								
Non-financial corporations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monetary financial institutions <sup>1)</sup>	0.45	-0.72	0.07	-0.09	-0.01	0.12	-0.20	0.28
Non-MMF investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurance corporations and pension funds	0.13	0.17	0.12	-0.03	-0.03	0.02	0.01	0.03
General government	0.46	0.11	0.31	0.01	-0.02	-0.16	-0.02	-0.09
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	0.07	-2.08	0.59	0.38	-0.12	0.09	-1.62	-1.54
<b>Liabilities of insurance corporations and pension funds, assets of:</b>								
Non-financial corporations	0.00	0.00	0.00	0.00	-0.02	0.00	0.00	0.00
Monetary financial institutions <sup>1)</sup>	0.15	0.00	-0.02	0.00	-0.05	0.00	0.00	0.00
Non-MMF investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurance corporations and pension funds	0.00	-0.01	0.00	-0.01	-0.02	0.00	0.00	0.00
General government	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	-0.01	-0.02	0.00	0.00	0.00	0.00	0.00	0.00
<b>Liabilities of general government, assets of:</b>								
Non-financial corporations	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00
Monetary financial institutions <sup>1)</sup>	-6.61	-10.23	0.67	1.34	2.59	0.77	5.48	-0.34
Non-MMF investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.00	0.00	-0.16	-0.02	-0.02	0.00	0.00	0.00
Insurance corporations and pension funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
General government	0.56	9.04	1.28	0.32	0.09	0.20	-1.05	1.84
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	0.40	-1.38	-1.85	-2.24	-1.10	-0.51	2.38	-0.58
<b>Liabilities of households, assets of:</b>								
Non-financial corporations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monetary financial institutions <sup>1)</sup>	0.21	3.82	7.29	1.44	2.92	1.22	-0.05	0.97
Non-MMF investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.01	0.03	0.18	0.01	-0.04	-0.02	-0.04	0.00
Insurance corporations and pension funds	0.00	-0.01	0.01	0.00	0.00	0.00	0.00	0.00
General government	-0.03	0.03	-0.06	0.01	0.01	-0.01	0.06	0.06
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	-0.17	0.19	-0.18	0.00	-0.06	-0.05	-0.02	-0.02
<b>Liabilities of the rest of the world, assets of:</b>								
Non-financial corporations	-0.96	0.65	0.24	0.20	0.47	-0.13	0.42	0.27
Monetary financial institutions <sup>1)</sup>	-0.07	0.35	-0.38	-0.09	-0.01	0.13	-0.04	-0.30
Non-MMF investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.32	0.63	0.44	0.01	-0.02	-0.09	-0.01	-0.23
Insurance corporations and pension funds	0.01	0.00	0.00	0.00	-0.03	0.00	0.00	0.00
General government	0.00	0.10	0.47	-0.12	0.14	0.14	0.04	0.00
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	-0.07	0.00	0.00	0.00
Rest of the world <sup>4)</sup>								

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.

# CROATIA

## Who-to-whom detail

### 4.2.5 Long-term loans by counterpart sector

(National currency in billions, current prices)

#### 2. Outstanding amounts

Total long-term loans	2016	2017	2018	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>Liabilities of non-financial corporations, assets of:</b>								
Non-financial corporations	57.24	60.90	67.02	80.91	85.54	90.17	94.80	99.43
Monetary financial institutions <sup>1)</sup>	64.86	64.80	63.80	64.62	65.57	68.87	68.90	69.25
Non-MMF investment funds	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.00
Other financial institutions <sup>2)</sup>	8.83	8.51	9.75	11.31	10.99	11.17	11.06	11.06
Insurance corporations and pension funds	1.34	1.64	1.69	1.59	1.74	1.77	1.76	1.77
General government	13.27	13.96	15.24	15.98	15.36	15.47	15.23	15.79
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	104.20	102.09	97.36	89.91	89.06	90.51	89.04	88.79
<b>Liabilities of non-MMF investment funds, assets of:</b>								
Non-financial corporations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monetary financial institutions <sup>1)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-MMF investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurance corporations and pension funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
General government	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Liabilities of other financial institutions, assets of:</b>								
Non-financial corporations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monetary financial institutions <sup>1)</sup>	2.31	1.50	1.58	1.81	1.80	1.94	1.68	1.95
Non-MMF investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurance corporations and pension funds	0.19	0.32	0.45	0.45	0.45	0.47	0.48	0.49
General government	0.72	0.84	1.16	1.24	1.21	1.06	1.04	0.94
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	21.21	19.04	19.22	20.36	20.34	21.02	19.28	17.70
<b>Liabilities of insurance corporations and pension funds, assets of:</b>								
Non-financial corporations	0.01	0.01	0.01	0.07	0.05	0.08	0.06	0.06
Monetary financial institutions <sup>1)</sup>	0.16	0.16	0.14	0.15	0.10	0.10	0.10	0.10
Non-MMF investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurance corporations and pension funds	0.07	0.07	0.07	0.07	0.05	0.05	0.03	0.05
General government	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Liabilities of general government, assets of:</b>								
Non-financial corporations	0.14	0.14	0.48	0.49	0.49	0.49	0.49	0.49
Monetary financial institutions <sup>1)</sup>	51.19	40.68	40.94	39.76	42.52	44.00	49.27	48.87
Non-MMF investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.00	0.00	0.52	0.45	0.43	0.43	0.43	0.43
Insurance corporations and pension funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
General government	3.37	12.40	13.66	14.48	14.58	14.83	13.76	15.59
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	52.05	49.65	47.11	41.82	40.93	41.33	43.41	42.74
<b>Liabilities of households, assets of:</b>								
Non-financial corporations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monetary financial institutions <sup>1)</sup>	107.08	109.03	114.69	120.02	122.97	125.53	125.05	125.84
Non-MMF investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	1.76	1.79	1.98	2.21	2.17	2.15	2.12	2.12
Insurance corporations and pension funds	0.08	0.07	0.08	0.06	0.06	0.06	0.07	0.06
General government	1.25	1.28	1.21	1.31	1.32	1.33	1.39	1.44
Households <sup>3)</sup>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rest of the world <sup>4)</sup>	1.04	1.21	1.01	0.97	0.92	0.80	0.78	0.75
<b>Liabilities of the rest of the world, assets of:</b>								
Non-financial corporations	4.68	5.23	5.33	6.30	7.01	7.05	7.45	7.38
Monetary financial institutions <sup>1)</sup>	2.36	2.45	2.02	1.86	1.86	2.03	1.98	1.66
Non-MMF investment funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other financial institutions <sup>2)</sup>	0.43	1.03	1.62	1.72	1.70	1.64	1.61	1.36
Insurance corporations and pension funds	0.01	0.01	0.01	0.00	0.00	0.00	0.01	0.00
General government	0.24	0.32	0.79	0.66	0.80	0.97	1.00	0.98
Households <sup>3)</sup>	1.22	1.21	1.19	1.19	1.13	1.15	1.15	1.14
Rest of the world <sup>4)</sup>								

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.