

## IX Households (Sector S.14 non-consolidated)

### 1 Acquisition of financial assets and external financing

€ billion

Item	ESA 2010	2018	2019	2020	2021	2022	2023
<b>Acquisition of financial assets</b>							
Monetary gold and special drawing rights	F.1	.	.	.	.	.	.
Currency and deposits	F.2	138.78	146.74	213.32	146.19	110.56	86.49
Currency	F.21	29.92	35.26	61.96	60.58	44.38	15.78
Transferable deposits	F.22	109.88	111.01	165.34	90.84	47.63	- 129.98
Other deposits	F.29	- 1.01	0.48	- 13.98	- 5.23	18.55	200.69
Time deposits <sup>1</sup>		7.61	5.95	1.29	- 5.09	34.49	178.94
short-term time deposits		- 0.30	0.94	- 1.97	- 6.20	34.49	170.12
long-term time deposits		7.91	5.01	3.25	1.11	0.01	8.82
Savings certificates		- 4.68	- 2.97	- 2.93	- 1.64	9.04	100.15
Savings deposits		- 3.94	- 2.50	- 12.33	1.51	- 24.98	- 78.40
short-term savings deposits		1.48	- 0.04	- 5.70	4.56	- 24.14	- 106.14
long-term savings deposits		- 5.42	- 2.46	- 6.64	- 3.05	- 0.84	27.74
Debt securities	F.3	1.55	- 1.87	- 5.94	- 5.89	25.03	65.93
short-term debt securities	F.31	- 0.13	- 0.53	0.08	0.31	2.01	15.01
long-term debt securities	F.32	1.69	- 1.34	- 6.02	- 6.20	23.02	50.92
Memo item							
Debt securities of domestic sectors		2.20	- 2.93	- 2.55	- 3.70	20.31	54.12
Non-financial corporations		- 0.10	0.21	- 1.32	- 0.83	0.50	3.42
Financial corporations		2.77	- 2.22	- 1.25	- 2.57	17.47	42.82
General government		- 0.47	- 0.92	0.02	- 0.30	2.35	7.88
Debt securities of the rest of the world		- 0.65	1.07	- 3.39	- 2.19	4.72	11.80
Loans	F.4	.	.	.	.	.	.
short-term loans	F.41	.	.	.	.	.	.
long-term loans	F.42	.	.	.	.	.	.
Memo item							
Loans to domestic sectors		.	.	.	.	.	.
Monetary financial institutions		.	.	.	.	.	.
Financial corporations other than MFIs		.	.	.	.	.	.
Loans to the rest of the world		.	.	.	.	.	.
Memo item							
Mortgage loans		.	.	.	.	.	.
Consumer loans		.	.	.	.	.	.
Entrepreneurial loans		.	.	.	.	.	.
Equity and investment fund shares	F.5	38.49	49.22	90.20	136.69	78.09	36.61
Equity	F.51	18.90	18.93	48.53	31.80	26.89	0.24
Listed shares of domestic sectors	F.511	9.45	6.61	16.06	14.29	12.38	- 4.65
Non-financial corporations		6.29	3.52	11.92	12.71	9.96	- 3.60
Financial corporations		3.16	3.09	4.14	1.58	2.42	- 1.05
Listed shares of the rest of the world	F.511	4.42	7.45	23.29	10.83	8.55	2.89
Unlisted shares	F.512	2.64	2.46	6.79	4.29	3.56	- 0.41
Other equity	F.519	2.40	2.40	2.40	2.40	2.40	2.40
Investment fund shares	F.52	19.59	30.29	41.67	104.88	51.19	36.37
Money-market fund shares	F.521	- 0.22	- 0.32	0.09	0.19	0.82	4.42
Non-MMF investment fund shares	F.522	19.80	30.62	41.58	104.70	50.37	31.95
Insurance, pension and standardised guarantee schemes	F.6	81.29	93.02	99.73	99.36	79.51	36.93
Non-life insurance technical reserves	F.61	15.80	17.95	18.34	20.31	- 0.46	3.12
Life insurance and annuity entitlements	F.62	28.22	37.76	47.71	51.74	31.34	- 8.82
Pension entitlements, claims of pension funds on pension managers and entitlements to non-pension benefits	F.63-F.65	37.28	37.31	33.68	27.32	48.64	42.63
Provisions for calls under standardised guarantees	F.66	.	.	.	.	.	.
Financial derivatives and employee stock options	F.7	.	.	.	.	.	.
Other accounts receivable	F.8	- 13.60	- 14.51	- 10.47	- 0.35	- 0.28	31.66
<b>Total</b>	<b>F</b>	<b>246.52</b>	<b>272.60</b>	<b>386.85</b>	<b>376.00</b>	<b>292.91</b>	<b>257.61</b>

<sup>1</sup> Including deposits with building and loan associations.

## IX Households (Sector S.14 non-consolidated)

€ billion

Item	ESA 2010	2018	2019	2020	2021	2022	2023
<b>External financing</b>							
Monetary gold and special drawing rights	F.1	.	.	.	.	.	.
Currency and deposits	F.2	.	.	.	.	.	.
Currency	F.21	.	.	.	.	.	.
Transferable deposits	F.22	.	.	.	.	.	.
Other deposits	F.29	.	.	.	.	.	.
Time deposits <sup>1</sup>		.	.	.	.	.	.
short-term time deposits		.	.	.	.	.	.
long-term time deposits		.	.	.	.	.	.
Savings certificates		.	.	.	.	.	.
Savings deposits		.	.	.	.	.	.
short-term savings deposits		.	.	.	.	.	.
long-term savings deposits		.	.	.	.	.	.
Debt securities	F.3	.	.	.	.	.	.
short-term debt securities	F.31	.	.	.	.	.	.
long-term debt securities	F.32	.	.	.	.	.	.
Memo item		.	.	.	.	.	.
Debt securities purchased by domestic sectors		.	.	.	.	.	.
Non-financial corporations		.	.	.	.	.	.
Financial corporations		.	.	.	.	.	.
General government		.	.	.	.	.	.
Debt securities purchased by the rest of the world		.	.	.	.	.	.
Loans	F.4	64.86	82.35	83.95	98.17	83.67	15.70
short-term loans	F.41	2.44	1.02	- 5.61	0.86	2.59	- 0.90
long-term loans	F.42	62.42	81.33	89.55	97.31	81.08	16.60
Memo item		.	.	.	.	.	.
Loans granted by domestic sectors		64.86	82.35	83.95	98.17	83.67	15.70
Monetary financial institutions		61.72	73.41	83.17	94.32	82.56	12.26
Financial corporations other than MFIs		3.14	8.94	0.78	3.85	1.11	3.44
Loans granted by the rest of the world		0.00	- 0.00	0.00	- 0.00	- 0.00	0.00
Memo item		.	.	.	.	.	.
Mortgage loans		53.87	68.36	85.72	99.89	79.69	20.15
Consumer loans		11.14	14.42	- 4.29	- 0.89	4.60	1.44
Entrepreneurial loans		- 0.14	- 0.43	2.51	- 0.83	- 0.61	- 5.89
Equity and investment fund shares	F.5	.	.	.	.	.	.
Equity	F.51	.	.	.	.	.	.
Listed shares purchased by domestic sectors	F.511	.	.	.	.	.	.
Non-financial corporations		.	.	.	.	.	.
Financial corporations		.	.	.	.	.	.
Listed shares purchased by rest of the world	F.511	.	.	.	.	.	.
Unlisted shares	F.512	.	.	.	.	.	.
Other equity	F.519	.	.	.	.	.	.
Investment fund shares	F.52	.	.	.	.	.	.
Money-market fund shares	F.521	.	.	.	.	.	.
Non-MMF investment fund shares	F.522	.	.	.	.	.	.
Insurance, pension and standardised guarantee schemes	F.6	.	.	.	.	.	.
Non-life insurance technical reserves	F.61	.	.	.	.	.	.
Life insurance and annuity entitlements	F.62	.	.	.	.	.	.
Pension entitlements, claims of pension funds on pension managers and entitlements to non-pension benefits	F.63-F.65	.	.	.	.	.	.
Provisions for calls under standardised guarantees	F.66	.	.	.	.	.	.
Financial derivatives and employee stock options	F.7	.	.	.	.	.	.
Other accounts payable	F.8	0.80	0.73	0.01	0.90	2.98	1.71
<b>Total</b>	<b>F</b>	<b>65.66</b>	<b>83.08</b>	<b>83.96</b>	<b>99.07</b>	<b>86.65</b>	<b>17.41</b>

<sup>1</sup> Including deposits with building and loan associations.