

III Domestic financial corporations (Sector S.12 non-consolidated)

1 Acquisition of financial assets and external financing

€ billion

Item	ESA 2010	2017	2018	2019	2020	2021	2022
Acquisition of financial assets							
Monetary gold and special drawing rights	F.1	- 0.95	0.39	0.26	- 0.63	32.48	2.08
Currency and deposits	F.2	295.06	29.88	- 106.17	963.97	508.38	- 69.67
Currency	F.21	6.31	8.73	2.89	4.33	2.01	- 29.93
Transferable deposits	F.22	340.25	21.15	- 98.34	729.62	309.48	109.84
Other deposits	F.29	- 51.49	0.00	- 10.72	230.02	196.89	- 149.58
Time deposits ¹		- 48.22	1.67	- 9.88	231.17	198.50	- 153.09
short-term time deposits		- 71.45	80.24	15.73	- 58.92	112.71	42.95
long-term time deposits		23.23	- 78.57	- 25.61	290.09	85.79	- 196.04
Savings certificates		- 3.31	- 1.63	- 0.87	- 1.13	- 1.55	3.54
Savings deposits		0.03	- 0.04	0.03	- 0.03	- 0.06	- 0.03
short-term savings deposits		0.04	- 0.04	0.04	- 0.02	- 0.06	- 0.04
long-term savings deposits		- 0.01	- 0.00	- 0.01	- 0.01	- 0.00	0.01
Debt securities	F.3	158.00	103.66	82.84	302.51	226.87	79.59
short-term debt securities	F.31	4.98	0.79	14.84	48.88	- 0.49	- 0.70
long-term debt securities	F.32	153.01	102.87	68.00	253.63	227.36	80.29
Memo item							
Debt securities of domestic sectors		96.49	48.65	0.83	248.06	233.56	81.02
Non-financial corporations		8.63	2.87	5.31	19.86	9.11	4.52
Financial corporations		0.58	18.17	2.31	44.07	22.20	43.93
General government		87.29	27.60	- 6.79	184.12	202.24	32.57
Debt securities of the rest of the world		61.50	55.02	82.01	54.46	- 6.69	- 1.43
Loans	F.4	74.56	161.41	182.98	175.13	222.16	321.81
short-term loans	F.41	- 24.50	17.25	43.52	41.43	75.52	125.02
long-term loans	F.42	99.06	144.16	139.46	133.70	146.64	196.79
Memo item							
Loans to domestic sectors		48.11	114.17	149.36	128.64	171.13	259.51
Non-financial corporations		7.13	64.77	61.80	15.29	57.70	117.87
Financial corporations other than MFIs		2.82	9.35	29.54	7.42	10.52	26.20
General government		- 17.40	- 25.09	- 24.87	21.64	3.82	30.02
Households		55.57	65.14	82.89	84.28	99.09	85.42
Loans to the rest of the world		26.45	47.24	33.61	46.49	51.03	62.31
Equity and investment fund shares	F.5	121.53	130.13	171.64	131.22	213.27	16.10
Equity	F.51	18.21	44.73	29.71	38.71	53.73	- 13.00
Listed shares of domestic sectors	F.511	12.34	49.54	- 42.12	0.54	- 0.37	2.45
Non-financial corporations		11.24	46.83	- 33.41	3.47	- 2.37	2.33
Financial corporations		1.11	2.71	- 8.70	- 2.92	2.01	0.12
Listed shares of the rest of the world	F.511	2.17	17.55	28.05	15.21	39.55	- 33.04
Unlisted shares	F.512	12.50	10.46	1.31	- 4.54	4.26	- 11.91
Other equity	F.519	- 8.81	- 32.81	42.47	27.50	10.30	29.50
Investment fund shares	F.52	103.32	85.40	141.93	92.51	159.54	29.10
Money-market fund shares	F.521	6.22	0.85	4.38	- 0.31	- 2.61	3.35
Non-MMF investment fund shares	F.522	97.10	84.55	137.55	92.81	162.15	25.76
Insurance, pension and standardised guarantee schemes	F.6	6.06	9.07	4.87	4.06	5.77	1.34
Financial derivatives and employee stock options	F.7	36.57	18.36	38.96	107.08	109.09	192.70
Other accounts receivable	F.8	- 45.38	56.73	110.72	- 8.59	129.54	180.74
of which							
Trade credits and advances	F.81	- 1.10	0.32	- 0.71	0.80	2.82	7.90
Total	F	645.45	509.63	486.12	1,674.74	1,447.55	724.70

¹ Including deposits with building and loan associations.

III Domestic financial corporations (Sector S.12 non-consolidated)

€ billion

Item	ESA 2010	2017	2018	2019	2020	2021	2022
External financing							
Monetary gold and special drawing rights	F.1	0.00	1.59	3.36	3.09	32.24	- 1.53
Currency and deposits	F.2	488.74	171.01	39.74	1,332.29	838.33	128.78
Currency	F.21	10.81	14.58	24.42	34.43	26.95	7.11
Transferable deposits	F.22	491.12	200.53	8.98	1,093.63	578.39	20.04
Other deposits	F.29	- 13.19	- 44.10	6.35	204.24	232.99	101.63
Time deposits ¹		1.52	- 28.81	15.91	225.37	238.47	116.27
short-term time deposits		- 34.84	1.94	38.32	- 75.61	131.69	292.42
long-term time deposits		36.37	- 30.75	- 22.41	300.98	106.78	- 176.15
Savings certificates		- 8.51	- 10.57	- 5.71	- 6.29	- 5.76	13.49
Savings deposits		- 6.21	- 4.72	- 3.85	- 14.85	0.28	- 28.14
short-term savings deposits		1.12	0.92	- 0.93	- 7.41	3.59	- 26.94
long-term savings deposits		- 7.33	- 5.64	- 2.92	- 7.43	- 3.31	- 1.20
Debt securities	F.3	- 35.90	32.47	42.72	81.28	50.51	71.09
short-term debt securities	F.31	- 4.91	- 4.26	8.61	- 8.52	6.50	- 15.93
long-term debt securities	F.32	- 30.99	36.73	34.11	89.80	44.00	87.03
Memo item							
Debt securities purchased by domestic sectors		0.17	24.36	2.10	43.47	22.45	66.96
Non-financial corporations		- 0.52	1.39	- 0.64	0.12	1.08	1.78
Financial corporations		0.58	18.17	2.31	44.07	22.20	43.93
General government		2.12	1.53	3.04	0.84	1.91	2.72
Households		- 2.01	3.27	- 2.61	- 1.56	- 2.74	18.53
Debt securities purchased by the rest of the world		- 36.07	8.10	40.62	37.81	28.06	4.14
Loans	F.4	- 0.30	39.18	39.74	76.76	70.79	- 1.82
short-term loans	F.41	- 7.48	19.51	17.22	73.90	74.60	- 15.10
long-term loans	F.42	7.18	19.67	22.51	2.86	- 3.81	13.27
Memo item							
Loans granted by domestic sectors		- 19.59	12.20	25.23	19.01	12.90	24.91
Non-financial corporations		- 22.41	2.84	- 4.31	11.58	2.38	- 1.29
Monetary financial institutions		4.45	7.52	15.26	6.15	9.04	27.25
Financial corporations other than MFIs		- 1.62	1.83	14.28	1.27	1.48	- 1.05
General government		0.00	0.00	0.00	0.00	0.00	0.00
Loans granted by the rest of the world		19.29	26.99	14.51	57.75	57.90	- 26.74
Equity and investment fund shares	F.5	103.34	149.93	138.51	121.61	176.31	89.53
Equity	F.51	7.77	46.76	13.26	4.28	13.86	3.22
Listed shares purchased by domestic sectors	F.511	1.39	6.43	- 4.01	1.29	2.03	2.79
Non-financial corporations		- 0.06	0.55	1.55	0.09	- 1.56	0.29
Financial corporations		1.11	2.71	- 8.70	- 2.92	2.01	0.12
General government		0.02	- 0.01	0.05	0.00	- 0.05	0.00
Households		0.33	3.18	3.09	4.13	1.63	2.39
Listed shares purchased by rest of the world	F.511	6.68	0.44	4.22	- 0.45	- 1.60	- 2.25
Unlisted shares	F.512	- 1.14	- 2.05	5.10	2.51	0.80	1.40
Other equity	F.519	0.83	41.94	7.96	0.94	12.62	1.27
Investment fund shares	F.52	95.57	103.17	125.24	117.33	162.45	86.32
Money-market fund shares	F.521	- 0.24	0.38	- 0.45	0.71	0.39	0.48
Non-MMF investment fund shares	F.522	95.81	102.80	125.69	116.61	162.06	85.83
Insurance, pension and standardised guarantee schemes	F.6	90.97	86.22	104.36	99.88	111.50	100.08
Financial derivatives and employee stock options	F.7	13.38	- 1.40	19.90	- 12.21	52.04	196.93
Other accounts payable	F.8	- 5.08	19.09	109.16	- 7.75	122.29	154.58
of which							
Trade credits and advances	F.81	- 2.60	- 0.64	0.62	- 1.31	1.22	7.94
Total	F	655.15	498.08	497.49	1,694.94	1,454.01	737.65

¹ Including deposits with building and loan associations.

III Domestic financial corporations (Sector S.12 non-consolidated)

2 Financial assets and liabilities

End-of-year level; € billion

Item	ESA 2010	2017	2018	2019	2020	2021	2022
Financial assets							
Monetary gold and special drawing rights	AF.1	131.3	135.8	161.2	180.9	220.3	232.6
Currency and deposits	AF.2	4,100.0	4,124.7	4,071.5	4,946.0	5,470.9	5,423.7
Currency	AF.21	34.4	42.1	45.0	49.3	51.3	21.4
Transferable deposits	AF.22	2,000.4	2,020.5	1,942.9	2,680.7	2,995.5	3,136.8
Other deposits	AF.29	2,065.3	2,062.2	2,083.6	2,216.0	2,424.2	2,265.5
Time deposits ¹		2,045.4	2,044.0	2,066.2	2,199.9	2,410.5	2,248.4
short-term time deposits		478.2	563.4	609.2	499.7	615.5	646.9
long-term time deposits		1,567.2	1,480.6	1,457.1	1,700.2	1,795.0	1,601.5
Savings certificates		19.6	18.0	17.1	15.8	13.5	17.0
Savings deposits		0.3	0.2	0.3	0.2	0.2	0.1
short-term savings deposits		0.3	0.2	0.3	0.2	0.2	0.1
long-term savings deposits		0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	AF.3	2,940.9	3,006.9	3,214.4	3,561.1	3,699.7	3,242.8
short-term debt securities	AF.31	19.8	20.2	35.3	82.9	82.5	83.6
long-term debt securities	AF.32	2,921.2	2,986.7	3,179.1	3,478.2	3,617.1	3,159.2
Memo item							
Debt securities of domestic sectors		1,183.4	1,224.7	1,248.6	1,510.6	1,700.6	1,547.1
Non-financial corporations		90.2	93.4	98.2	116.2	120.7	112.2
Financial corporations		457.9	468.0	482.7	531.7	544.2	528.4
General government		635.3	663.2	667.6	862.7	1,035.7	906.6
Debt securities of the rest of the world		1,757.5	1,782.2	1,965.8	2,050.5	1,999.0	1,695.7
Loans	AF.4	3,871.8	4,053.9	4,236.2	4,404.8	4,651.3	4,982.4
short-term loans	AF.41	483.1	503.3	547.1	593.1	672.5	802.1
long-term loans	AF.42	3,388.7	3,550.7	3,689.1	3,811.7	3,978.8	4,180.3
Memo item							
Loans to domestic sectors		3,264.8	3,337.5	3,482.4	3,614.2	3,785.4	4,045.8
Non-financial corporations		834.2	882.2	951.2	962.2	1,020.5	1,138.7
Financial corporations other than MFIs		204.0	202.3	214.3	225.5	236.4	261.6
General government		498.8	482.4	460.5	485.4	486.3	514.9
Households		1,727.8	1,770.6	1,856.4	1,941.2	2,042.3	2,130.6
Loans to the rest of the world		607.0	716.4	753.8	790.6	865.9	936.6
Equity and investment fund shares	AF.5	2,785.6	2,917.6	3,424.9	3,631.3	4,151.3	3,764.1
Equity	AF.51	1,107.1	1,200.4	1,391.2	1,463.2	1,730.2	1,578.1
Listed shares of domestic sectors	AF.511	196.5	206.8	213.8	218.8	266.9	206.9
Non-financial corporations		149.3	162.6	158.0	171.9	210.2	151.2
Financial corporations		47.1	44.2	55.7	46.9	56.7	55.6
Listed shares of the rest of the world	AF.511	363.5	347.1	453.3	473.5	634.4	521.2
Unlisted shares	AF.512	311.7	294.0	307.0	327.4	349.0	333.9
Other equity	AF.519	235.4	352.5	417.1	443.5	479.9	516.1
Investment fund shares	AF.52	1,678.5	1,717.2	2,033.7	2,168.1	2,421.0	2,185.9
Money-market fund shares	AF.521	13.0	14.0	20.5	20.2	17.0	20.4
Non-MMF investment fund shares	AF.522	1,665.4	1,703.2	2,013.2	2,147.9	2,404.0	2,165.5
Insurance, pension and standardised guarantee schemes	AF.6	76.2	85.2	90.1	94.2	99.9	91.8
Financial derivatives and employee stock options	AF.7	545.0	498.2	761.5	1,000.6	772.7	1,700.3
Other accounts receivable	AF.8	313.3	342.9	445.9	417.8	499.0	533.3
of which							
Trade credits and advances	AF.81	15.2	15.6	15.0	15.4	18.5	25.2
Total	AF	14,764.1	15,165.3	16,405.6	18,236.7	19,565.1	19,971.1

¹ Including deposits with building and loan associations.

III Domestic financial corporations (Sector S.12 non-consolidated)

End-of-year level; € billion

Item	ESA 2010	2017	2018	2019	2020	2021	2022
Liabilities							
Monetary gold and special drawing rights	AF.1	14.3	14.7	14.9	14.2	46.5	47.0
Currency and deposits	AF.2	7,041.4	7,220.3	7,304.9	8,555.3	9,406.9	9,537.0
Currency	AF.21	284.8	298.3	322.9	357.2	384.1	391.2
Transferable deposits	AF.22	3,842.1	4,045.9	4,073.8	5,173.8	5,754.8	5,783.7
Other deposits	AF.29	2,914.5	2,876.1	2,908.2	3,024.4	3,267.9	3,362.1
Time deposits ¹		2,216.0	2,237.7	2,279.4	2,417.1	2,666.8	2,776.2
short-term time deposits		716.6	721.0	786.1	664.0	803.5	1,085.4
long-term time deposits		1,544.4	1,516.7	1,493.3	1,753.1	1,863.3	1,690.8
Savings certificates		63.1	52.8	47.0	40.5	34.0	47.4
Savings deposits		590.3	585.6	581.8	566.8	567.1	538.5
short-term savings deposits		547.6	547.3	546.4	539.0	542.6	515.1
long-term savings deposits		42.8	38.3	35.3	27.9	24.6	23.4
Debt securities	AF.3	1,268.3	1,315.3	1,399.0	1,460.9	1,503.9	1,450.3
short-term debt securities	AF.31	110.8	110.4	121.8	106.1	117.3	118.6
long-term debt securities	AF.32	1,157.5	1,204.9	1,277.2	1,354.9	1,386.5	1,331.6
Memo item							
Debt securities purchased by domestic sectors		596.1	613.7	631.7	675.7	689.9	686.4
Non-financial corporations		12.7	13.8	13.6	13.4	14.5	15.0
Financial corporations		493.6	509.9	523.1	569.8	581.8	566.9
General government		10.8	12.3	16.1	17.1	18.6	18.7
Households		79.0	77.6	78.9	75.4	75.0	85.8
Debt securities purchased by the rest of the world		672.3	701.7	767.2	785.3	814.0	763.9
Loans	AF.4	543.3	582.3	616.7	689.7	777.6	770.6
short-term loans	AF.41	254.3	270.6	286.5	360.7	449.4	430.3
long-term loans	AF.42	289.0	311.7	330.2	329.0	328.2	340.3
Memo item							
Loans granted by domestic sectors		270.8	271.9	279.7	302.4	315.7	339.7
Non-financial corporations		66.8	69.7	65.3	76.9	79.3	78.0
Monetary financial institutions		151.1	159.9	173.1	182.5	190.9	215.4
Financial corporations other than MFIs		52.9	42.4	41.2	43.0	45.4	46.2
General government		0.0	0.0	0.0	0.0	0.0	0.0
Loans granted by the rest of the world		272.5	310.4	337.0	387.3	461.9	430.9
Equity and investment fund shares	AF.5	2,948.1	3,117.0	3,571.4	3,773.4	4,140.3	3,673.0
Equity	AF.51	838.3	1,006.4	1,125.6	1,164.4	1,233.5	1,087.3
Listed shares purchased by domestic sectors	AF.511	94.5	85.6	109.9	97.5	113.9	115.1
Non-financial corporations		6.8	6.6	9.0	8.1	8.0	7.4
Financial corporations		47.1	44.2	55.7	46.9	56.7	55.6
General government		2.9	1.6	2.1	2.1	2.2	2.7
Households		37.6	33.3	43.0	40.5	47.0	49.3
Listed shares purchased by rest of the world	AF.511	157.5	124.4	147.7	130.6	136.9	134.4
Unlisted shares	AF.512	204.9	259.7	274.7	302.7	330.6	316.2
Other equity	AF.519	381.5	536.7	593.3	633.6	652.1	521.7
Investment fund shares	AF.52	2,109.8	2,110.7	2,445.8	2,609.0	2,906.8	2,585.7
Money-market fund shares	AF.521	2.4	2.6	2.1	2.8	2.5	3.0
Non-MMF investment fund shares	AF.522	2,107.5	2,108.1	2,443.7	2,606.2	2,904.2	2,582.7
Insurance, pension and standardised guarantee schemes	AF.6	2,168.7	2,245.0	2,368.7	2,463.0	2,576.5	2,184.1
Financial derivatives and employee stock options	AF.7	487.8	446.0	704.1	892.9	690.4	1,637.4
Other accounts payable	AF.8	244.1	247.0	311.9	292.8	335.8	337.4
of which							
Trade credits and advances	AF.81	10.2	9.6	10.3	8.6	10.0	18.0
Total	AF	14,716.0	15,187.7	16,291.5	18,142.2	19,477.8	19,636.8

¹ Including deposits with building and loan associations.