

X Non-profit institutions serving households (Sector S.15 non-consolidated)

1 Acquisition of financial assets and external financing

€ billion

Item	ESA 2010	2020	2021	2022	2023	2024	2025
Acquisition of financial assets							
Monetary gold and special drawing rights	F.1	.	.	.	.	.	.
Currency and deposits	F.2	0.91	1.81	2.93	1.89	1.71	1.85
Currency	F.21	.	.	.	.	.	.
Transferable deposits	F.22	1.85	3.52	0.13	3.47	1.28	2.34
Other deposits	F.29	- 0.94	- 1.70	2.80	5.35	0.43	- 0.50
Time deposits ¹		0.09	- 1.36	3.75	6.08	0.59	- 0.35
short-term time deposits		0.53	- 1.27	3.83	6.19	0.54	- 0.11
long-term time deposits		- 0.44	- 0.08	- 0.08	- 0.11	0.04	- 0.24
Savings certificates		- 0.32	- 0.22	0.12	0.95	0.55	0.16
Savings deposits		- 0.71	- 0.13	- 1.07	- 1.67	- 0.70	- 0.31
short-term savings deposits		- 0.50	- 0.06	- 0.86	- 1.62	- 0.60	- 0.26
long-term savings deposits		- 0.21	- 0.07	- 0.21	- 0.05	- 0.10	- 0.04
Debt securities	F.3	- 1.48	- 0.91	1.33	2.78	0.75	0.96
short-term debt securities	F.31	- 0.12	0.03	0.07	0.42	- 0.09	- 0.25
long-term debt securities	F.32	- 1.36	- 0.94	1.25	2.36	0.84	1.21
Memo item							
Debt securities of domestic sectors		- 0.63	- 0.30	1.34	2.38	0.37	0.27
Non-financial corporations		- 0.03	0.05	0.10	0.21	0.06	0.20
Financial corporations		- 0.31	- 0.17	1.06	1.60	0.63	0.12
General government		- 0.30	- 0.18	0.18	0.58	- 0.33	- 0.05
Debt securities of the rest of the world		- 0.86	- 0.61	- 0.01	0.40	0.38	0.69
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	13.90	5.35	9.35	3.32	2.25	6.02
Equity	F.51	8.96	0.48	4.20	1.96	- 0.93	0.41
Listed shares of domestic sectors	F.511	0.15	- 0.62	0.32	- 0.73	- 0.27	- 0.09
Non-financial corporations		0.16	- 0.67	0.33	- 0.73	- 0.13	0.24
Financial corporations		- 0.01	0.06	- 0.01	0.00	- 0.15	- 0.34
Listed shares of the rest of the world	F.511	0.43	0.71	- 0.30	0.09	- 0.34	0.23
Unlisted shares	F.512	5.69	- 0.21	1.62	- 0.28	- 1.34	- 0.75
Other equity	F.519	2.70	0.61	2.56	2.87	1.02	1.02
Investment fund shares	F.52	4.94	4.87	5.15	1.36	3.18	5.61
Money-market fund shares	F.521	- 1.52	- 1.85	0.22	- 0.03	0.38	0.03
Non-MMF investment fund shares	F.522	6.45	6.72	4.93	1.38	2.80	5.59
Insurance, pension and standardised guarantee schemes	F.6	0.03	0.26	0.02	0.02	0.06	0.04
Financial derivatives and employee stock options	F.7	.	.	.	.	.	.
Other accounts receivable	F.8	.	.	.	.	.	.
Total	F	13.35	6.52	13.62	8.00	4.76	8.87

¹ Including deposits with building and loan associations.

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€ billion

Item	ESA 2010	2020	2021	2022	2023	2024	2025
External financing							
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 ¹		.	.	.	.	.	.
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	0.42	0.47	0.51	- 0.07	- 0.23	0.24
short-term loans	F.41	- 0.11	- 0.03	0.06	- 0.02	- 0.03	0.03
long-term loans	F.42	0.53	0.50	0.45	- 0.05	- 0.21	0.27
Memo item		.	.	.	.	.	.
Loans granted by domestic sectors		0.37	0.46	0.50	- 0.07	- 0.23	0.25
Monetary financial institutions		0.37	0.46	0.50	- 0.07	- 0.23	0.25
Financial corporations other than MFIs		.	.	.	.	.	.
Loans granted by the rest of the world		0.05	0.00	0.01	- 0.00	0.00	0.01
Memo item		.	.	.	.	.	.
Mortgage loans		0.18	0.35	0.23	0.07	- 0.17	0.31
Consumer loans		0.00	0.00	0.00	0.00	0.00	0.00
Entrepreneurial loans		0.24	0.12	0.28	- 0.14	- 0.06	0.07
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	.	.	.	.	.	.
Financial derivatives and employee stock options	F.7	- 0.08	0.32	- 0.34	0.06	0.04	0.09
Other accounts payable	F.8	.	.	.	.	.	.
Total	F	0.34	0.79	0.16	- 0.01	- 0.19	0.16

¹ Including deposits with building and loan associations.

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2 Financial assets and liabilities

End-of-year level; € billion

Item	ESA 2010	2020	2021	2022	2023	2024	2025
Financial assets							
Monetary gold and special drawing rights	AF.1	.	.	.	.	.	.
Currency and deposits	AF.2	63.9	66.0	68.9	70.6	72.4	74.1
Currency	AF.21	.	.	.	.	.	.
Transferable deposits	AF.22	41.1	44.7	44.8	41.3	42.7	45.0
Other deposits	AF.29	22.8	21.3	24.1	29.3	29.8	29.1
Time deposits ¹		14.6	13.5	17.2	23.1	23.8	23.2
short-term time deposits		8.1	7.1	11.0	17.0	17.6	17.3
long-term time deposits		6.5	6.3	6.2	6.1	6.1	5.9
Savings certificates		1.9	1.7	1.8	2.7	3.3	3.4
Savings deposits		6.3	6.2	5.1	3.4	2.7	2.4
short-term savings deposits		5.5	5.4	4.6	2.9	2.3	2.1
long-term savings deposits		0.8	0.7	0.5	0.5	0.4	0.3
Debt securities	AF.3	30.4	29.1	26.9	30.8	32.4	33.6
short-term debt securities	AF.31	0.1	0.2	0.2	0.6	0.7	0.4
long-term debt securities	AF.32	30.3	28.9	26.6	30.3	31.7	33.2
Memo item							
Debt securities of domestic sectors		16.5	15.9	15.2	18.2	19.2	19.7
Non-financial corporations		1.9	1.9	1.8	2.1	2.2	2.6
Financial corporations		12.1	11.7	11.2	13.3	14.4	14.5
General government		2.5	2.3	2.2	2.9	2.6	2.5
Debt securities of the rest of the world		13.9	13.1	11.7	12.6	13.2	14.0
Loans	AF.4	.	.	.	.	.	.
short-term loans	AF.41	.	.	.	.	.	.
long-term loans	AF.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	AF.5	227.9	244.5	242.8	263.2	273.9	284.8
Equity	AF.51	133.8	141.4	146.6	158.0	160.6	165.0
Listed shares of domestic sectors	AF.511	10.0	10.7	9.1	9.5	10.0	10.0
Non-financial corporations		8.7	9.3	7.7	7.8	8.1	8.0
Financial corporations		1.2	1.4	1.4	1.7	1.8	2.0
Listed shares of the rest of the world	AF.511	5.0	7.4	6.2	7.2	7.6	8.6
Unlisted shares	AF.512	22.5	21.4	21.2	23.0	23.6	24.4
Other equity	AF.519	96.3	102.0	110.1	118.2	119.4	121.9
Investment fund shares	AF.52	94.1	103.0	96.2	105.3	113.3	119.8
Money-market fund shares	AF.521	1.9	0.0	0.3	0.3	0.7	0.7
Non-MMF investment fund shares	AF.522	92.2	103.0	95.9	105.0	112.6	119.2
Insurance, pension and standardised guarantee schemes	AF.6	0.5	0.8	0.7	0.7	0.8	0.8
Financial derivatives and employee stock options	AF.7	.	.	.	.	.	.
Other accounts receivable	AF.8	.	.	.	.	.	.
Total	AF	322.7	340.3	339.2	365.4	379.5	393.3

¹ Including deposits with building and loan associations.

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End-of-year level; € billion

Item	ESA 2010	2020	2021	2022	2023	2024	2025
Liabilities							
Monetary gold and special drawing rights	AF.1	-	-	-	-	-	-
Currency and deposits	AF.2	-	-	-	-	-	-
Currency	AF.21	-	-	-	-	-	-
Transferable deposits	AF.22	-	-	-	-	-	-
Other deposits	AF.29	-	-	-	-	-	-
Time deposits ¹		-	-	-	-	-	-
short-term time deposits		-	-	-	-	-	-
long-term time deposits		-	-	-	-	-	-
Savings certificates		-	-	-	-	-	-
Savings deposits		-	-	-	-	-	-
short-term savings deposits		-	-	-	-	-	-
long-term savings deposits		-	-	-	-	-	-
Debt securities	AF.3	-	-	-	-	-	-
short-term debt securities	AF.31	-	-	-	-	-	-
long-term debt securities	AF.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	AF.4	17.5	18.0	18.6	18.4	18.1	18.0
short-term loans	AF.41	0.6	0.6	0.6	0.6	0.6	0.6
long-term loans	AF.42	16.9	17.4	17.9	17.8	17.5	17.4
Memo item		-	-	-	-	-	-
Loans granted by domestic sectors		17.4	17.9	18.4	18.3	18.0	17.9
Monetary financial institutions		17.4	17.9	18.4	18.3	18.0	17.9
Financial corporations other than MFIs		-	-	-	-	-	-
Loans granted by the rest of the world		0.1	0.1	0.1	0.1	0.1	0.1
Memo item		-	-	-	-	-	-
Mortgage loans		4.0	4.4	4.6	4.7	4.5	4.2
Consumer loans		0.0	0.0	0.0	0.0	0.0	0.0
Entrepreneurial loans		13.5	13.6	13.9	13.7	13.6	13.8
Equity and investment fund shares	AF.5	-	-	-	-	-	-
Equity	AF.51	-	-	-	-	-	-
Listed shares purchased by domestic sectors	AF.511	-	-	-	-	-	-
Non-financial corporations		-	-	-	-	-	-
Financial corporations		-	-	-	-	-	-
Listed shares purchased by rest of the world	AF.511	-	-	-	-	-	-
Unlisted shares	AF.512	-	-	-	-	-	-
Other equity	AF.519	-	-	-	-	-	-
Investment fund shares	AF.52	-	-	-	-	-	-
Money-market fund shares	AF.521	-	-	-	-	-	-
Non-MMF investment fund shares	AF.522	-	-	-	-	-	-
Insurance, pension and standardised guarantee schemes	AF.6	-	-	-	-	-	-
Financial derivatives and employee stock options	AF.7	0.3	0.5	0.4	0.3	0.3	0.3
Other accounts payable	AF.8	-	-	-	-	-	-
Total	AF	17.8	18.5	18.9	18.7	18.4	18.3

¹ Including deposits with building and loan associations.