



EUROPEAN UNION

THE EUROPEAN PARLIAMENT

THE COUNCIL

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LEGISLATIVE ACTS AND OTHER INSTRUMENTS

Subject: REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL on the European system of national and regional accounts in the European Union
(ESA 2010) - (Annex A - Chapter 24 A)
COMMON GUIDELINES
Consultation deadline for Croatia: 17.4.2013

Resources

P.71	Imports of goods	392
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P.72	Imports of services	107
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Uses

P.512	Costs of ownership transfer on non-produced assets	17
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P.52	Changes in inventories	28
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P.53	Acquisitions less disposals of valuables	10
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P.6	Exports of goods and services	540
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P.61	Exports of goods	462
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P.62	Exports of services	78
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Table 24.2 — Full sequence of accounts for the total economy

I: Production account

Uses			Resources		
P.2	Intermediate consumption	1 883	P.1	Output	3 604
			P.11	Market output	3 077
			P.12	Output for own final use	147
			P.13	Non-market output	380
			D.21 – D.31	Taxes less subsidies on products	133
B.1*g	<i>Gross domestic product</i>	1 854			
P.51c	Consumption of fixed capital	222			
B.1*n	<i>Net domestic product</i>	1 632			

II: Distribution and use of income accounts

II.1: Primary distribution of income account

II.1.1: Generation of income account

Uses			Resources		
D.1	Compensation of employees	1 150	B.1*g	<i>Gross domestic product</i>	1 854
D.11	Wages and salaries	950	B.1*n	<i>Net domestic product</i>	1 632
D.12	Employers' social contributions	200			
D.121	Employers' actual social contributions	181			
D.1211	Employers' actual pension contributions	168			
D.1212	Employers' actual non-pension contributions	13			
D.122	Employers' imputed social contributions	19			
D.1221	Employers' imputed pension contributions	18			
D.1222	Employers' imputed non-pension contributions	1			
D.2	Taxes on production and imports	235			
D.21	Taxes on products	141			
D.211	Value added type taxes (VAT)	121			
D.212	Taxes and duties on imports excluding VAT	17			
D.2121	Import duties	17			
D.2122	Taxes on imports excluding VAT and duties	0			

II: Distribution and use of income accounts

II.1: Primary distribution of income account

II.1.1: Generation of income account

Uses		Resources
D.214	Taxes on products except VAT and import taxes	3
D.29	Other taxes on production	94
D.3	Subsidies	- 44
D.31	Subsidies on products	- 8
D.311	Import subsidies	0
D.319	Other subsidies on products	- 8
D.39	Other subsidies on production	- 36
B.2g	<i>Operating surplus, gross</i>	452
B.3g	<i>Mixed income, gross</i>	61
P.51c1	Consumption of fixed capital on gross operating surplus	214
P.51c2	Consumption of fixed capital on gross mixed income	8
B.2n	<i>Operating surplus, net</i>	238
B.3n	<i>Mixed income, net</i>	53

II.1.2: Allocation of primary income account

Uses			Resources		
D.4	Property income	391	B.2g	<i>Operating surplus, gross</i>	452
D.41	Interest	217	B.3g	<i>Mixed income, gross</i>	61
D.42	Distributed income of corporations	62	B.2n	<i>Operating surplus, net</i>	238
D.421	Dividends	54	B.3n	<i>Mixed income, net</i>	53
D.422	Withdrawals from income of quasi-corporations	8			
D.43	Reinvested earnings on foreign direct investment	0	D.1	Compensation of employees	1 154
D.44	Other investment income	47	D.11	Wages and salaries	954
D.441	Investment income attributable to insurance policy holders	25	D.12	Employers' social contributions	200
D.442	Investment income payable on pension entitlements	8	D.121	Employers' actual social contributions	181
D.443	Investment income attributable to collective investment fund shareholders	14	D.1211	Employers' actual pension contributions	168
D.4431	Dividends attributable to collective investment fund shareholders	6	D.1212	Employers' actual non-pension contributions	13
D.4432	Retained earnings attributable to collective investment fund shareholders	8	D.122	Employers' imputed social contributions	19
			D.1221	Employers' imputed pension contributions	18
			D.1222	Employers' imputed non-pension contributions	1
			D.2	Taxes on production and imports	235
			D.21	Taxes on products	141

II.1.2: Allocation of primary income account

Uses

D.45	Rent	65
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Resources

D.211	Value added type taxes (VAT)	121
D.212	Taxes and duties on imports excluding VAT	17
D.2121	Import duties	17
D.2122	Taxes on imports excluding VAT and duties	0
D.214	Taxes on products except VAT and import taxes	3
D.29	Other taxes on production	94
D.3	Subsidies	- 44
D.31	Subsidies on products	- 8
D.311	Import subsidies	0
D.319	Other subsidies on products	- 8
D.39	Other subsidies on production	- 36
D.4	Property income	397
D.41	Interest	209
D.42	Distributed income of corporations	62
D.421	Dividends	53
D.422	Withdrawals from income of quasi-corporations	9

II.1.2: Allocation of primary income account

Uses		Resources		
		D.43	Reinvested earnings on foreign direct investment	14
		D.44	Other investment income	47
		D.441	Investment income attributable to insurance policy holders	25
		D.442	Investment income payable on pension entitlements	8
		D.443	Investment income attributable to collective investment fund shareholders	14
		D.4431	Dividends attributable to collective investment fund shareholders	6
		D.4432	Retained earnings attributable to collective investment fund shareholders	8
		D.45	Rent	65
B.5*g	Gross national income			1 864
B.5*n	Net national income			1 642

II.1.2.1: Entrepreneurial income account

Uses			Resources		
D.4	Property income	240	B.2g	<i>Operating surplus, gross</i>	452
D.41	Interest	162	B.3g	<i>Mixed income, gross</i>	61
D.44	Other investment income	47	B.2n	<i>Operating surplus, net</i>	238
D.441	Investment income attributable to insurance policy holders	25	B.3n	<i>Mixed income, net</i>	53
D.442	Investment income payable on pension entitlements	8	D.4	Property income	245
D.443	Investment income attributable to collective investment fund shareholders	14	D.41	Interest	139
D.45	Rent	31	D.42	Distributed income of corporations	35
			D.421	Dividends	35
			D.422	Withdrawals from income of quasi-corporations	0
			D.43	Reinvested earnings on foreign direct investment	11
			D.44	Other investment income	16
			D.441	Investment income attributable to insurance policy holders	5
			D.442	Investment income payable on pension entitlements	0
			D.443	Investment income attributable to collective investment fund shareholders	11
			D.45	Rent	44
B.4g	<i>Entrepreneurial income, gross</i>	343			
B.4n	<i>Entrepreneurial income, net</i>	174			

II.1.2.2: Allocation of other primary income account

Uses			Resources		
D.4	Property income	151	B.4g	<i>Entrepreneurial income, gross</i>	343
D.41	Interest	55	B.4n	<i>Entrepreneurial income, net</i>	174
D.42	Distributed income of corporations	62			
D.421	Dividends	54	D.1	Compensation of employees	1 154
D.422	Withdrawals from income of quasi-corporations	8	D.11	Wages and salaries	954
D.43	Reinvested earnings on foreign direct investment	0	D.12	Employers' social contributions	200
D.44	Other investment income		D.121	Employers' actual social contributions	181
D.441	Investment income attributable to insurance policy holders		D.122	Employers' imputed social contributions	19
D.442	Investment income payable on pension entitlements		D.2	Taxes on production and imports	235
D.443	Investment income attributable to collective investment fund shareholders		D.21	Taxes on products	141
			D.211	Value added type taxes (VAT)	121
			D.212	Taxes and duties on imports excluding VAT	17

II.1.2.2: Allocation of other primary income account

Uses		Resources	
D.45	Rent	34	
D.2121	Import duties		17
D.2122	Taxes on imports excluding VAT and duties		0
D.214	Taxes on products except VAT and import taxes		3
D.29	Other taxes on production		94
D.3	Subsidies		- 44
D.31	Subsidies on products		- 8
D.311	Import subsidies		0
D.319	Other subsidies on products		- 8
D.39	Other subsidies on production		- 36
D.4	Property income		152
D.41	Interest		70
D.42	Distributed income of corporations		27
D.421	Dividends		18
D.422	Withdrawals from income of quasi-corporations		9

II.1.2.2: Allocation of other primary income account

Uses		Resources		
		D.43	Reinvested earnings on foreign direct investment	3
		D.44	Other investment income	31
		D.441	Investment income attributable to insurance policy holders	20
		D.442	Investment income payable on pension entitlements	8
		D.443	Investment income attributable to collective investment fund shareholders	3
		D.45	Rent	21
B.5*g	<i>Gross national income</i>			1 864
B.5*n	<i>Net national income</i>			1 642

II.2: Secondary distribution of income account

Uses			Resources		
	Current transfers	1 212	B.5*g	<i>Gross national income</i>	1 864
D.5	Current taxes on income, wealth, etc.	212	B.5*n	<i>Net national income</i>	1 642
D.51	Taxes on income	203			
D.59	Other current taxes	9		Current transfers	1 174
D.61	Net social contributions	333	D.5	Current taxes on income, wealth, etc.	213
D.611	Employers' actual social contributions	181	D.51	Taxes on income	204
D.6111	Employers' actual pension contributions	168	D.59	Other current taxes	9
D.6112	Employers' actual non-pension contributions	13	D.61	Net social contributions	333
D.612	Employers' imputed social contributions	19	D.611	Employers' actual social contributions	181
D.6121	Employers' imputed pension contributions	18	D.6111	Employers' actual pension contributions	168
D.6122	Employers' imputed non-pension contributions	1	D.6112	Employers' actual non-pension contributions	13
D.613	Households' actual social contributions	129	D.612	Employers' imputed social contributions	19
D.6131	Households' actual pension contributions	115	D.6121	Employers' imputed pension contributions	18
D.6132	Households' actual non-pension contributions	14	D.6122	Employers' imputed non-pension contributions	1

II.2: Secondary distribution of income account

Uses			Resources		
D.614	Households' social contribution supplements	10	D.613	Households' actual social contributions	129
D.6141	Households' pension contribution supplements	8	D.6131	Households' actual pension contributions	115
D.6142	Households' non-pension contribution supplements	2	D.6132	Households' actual non-pension contributions	14
D.61SC	Social insurance scheme service charges	- 6	D.614	Households' social contribution supplements	10
D.62	Social benefits other than social transfers in kind	384	D.6141	Households' pension contribution supplements	8
D.621	Social security benefits in cash	53	D.6142	Households' non-pension contribution supplements	2
D.6211	Social security pension benefits in cash	45	D.61SC	Social insurance scheme service charges	6
D.6212	Social security non-pension benefits in cash	8	D.62	Social benefits other than social transfers in kind	384
D.622	Other social insurance benefits	279	D.621	Social security benefits in cash	53
D.6221	Other social insurance pension benefits	250	D.6211	Social security pension benefits in cash	45
D.6222	Other social insurance non-pension benefits	29	D.6212	Social security non-pension benefits in cash	8
D.623	Social assistance benefits in cash	52	D.622	Other social insurance benefits	279

II.2: Secondary distribution of income account

Uses			Resources		
			D.6221	Other social insurance pension benefits	250
D.7	Other current transfers	283	D.6222	Other social insurance non-pension benefits	29
D.71	Net non-life insurance premiums	56	D.623	Social assistance benefits in cash	52
D.711	Net non-life direct insurance premiums	43			
D.712	Net non-life reinsurance premiums	13	D.7	Other current transfers	244
D.72	Non-life insurance claims	48	D.71	Net non-life insurance premiums	47
D.721	Non-life direct insurance claims	45	D.711	Net non-life direct insurance premiums	44
D.722	Non-life reinsurance claims	3	D.712	Net non-life reinsurance premiums	3
D.73	Current transfers within general government	96	D.72	Non-life insurance claims	57
D.74	Current international cooperation	22	D.721	Non-life direct insurance claims	42
D.75	Miscellaneous current transfers	52	D.722	Non-life reinsurance claims	15
D.751	Current transfers to NPISHs	36	D.73	Current transfers within general government	96
D.752	Current transfers between households	7	D.74	Current international cooperation	1
D.759	Other miscellaneous current transfers	9	D.75	Miscellaneous current transfers	43
D.76	VAT- and GNI-based EU own resources	9	D.751	Current transfers to NPISHs	36
			D.752	Current transfers between households	1
			D.759	Other miscellaneous current transfers	6
B.6*g	<i>National disposable income, gross</i>	1 826			
B.6*n	<i>National disposable income, net</i>	1 604			

II.3: Redistribution of income in kind account

Uses			Resources		
D.63	Social transfers in kind	215	B.6*g	National disposable <i>income, gross</i>	1 826
D.631	Social transfers in kind — non-market production	211	B.6*n	National disposable <i>income, net</i>	1 604
D.632	Social transfers in kind — purchased market production	4			
			D.63	Social transfers in kind	215
			D.631	Social transfers in kind — non-market production	211
			D.632	Social transfers in kind — purchased market production	4
B.7*g	<i>Adjusted national disposable income, gross</i>	1 826			
B.7*n	<i>Adjusted national disposable income, net</i>	1 604			

II.4: Use of income account

II.4.1: Use of disposable income account

Uses			Resources		
			B.6*g	National disposable income, gross	1 826
P.3	Final consumption expenditure	1 399	B.6*n	National disposable income, net	1 604
P.31	Individual consumption expenditure	1 230			
P.32	Collective consumption expenditure	169	D.8	Adjustment for the change in pension entitlements	11
D.8	Adjustment for the change in pension entitlements	11			
B.8*g	National saving, gross	427			
B.8*n	National saving, net	205			

II.4.2: Use of adjusted disposable income account

Uses			Resources		
			B.7g	<i>Adjusted disposable income, gross</i>	1 826
P.4	Actual final consumption	1 399	B.7n	<i>Adjusted disposable income, net</i>	1 604
P.41	Actual individual consumption	1 230			
P.42	Actual collective consumption	169	D.8	Adjustment for the change in pension entitlements	11
D.8	Adjustment for the change in pension entitlements	11			
B.8*g	<i>National saving, gross</i>	427			
B.8*n	<i>National saving, net</i>	205			

III: Accumulation accounts

III.1: Capital account

III.1.1: Change in net worth due to saving and capital transfers account

Changes in assets			Changes in liabilities and net worth		
B.101	<i>Changes in net worth due to saving and capital transfers</i>	202	B.8*n	<i>National saving, net</i>	205
			D.9r	Capital transfers, receivable	62
			D.91r	Capital taxes, receivable	2
			D.92r	Investment grants, receivable	23
			D.99r	Other capital transfers, receivable	37
			D.9p	Capital transfers, payable	- 65
			D.91p	Capital taxes, payable	- 2
			D.92p	Investment grants, payable	- 27
			D.99p	Other capital transfers, payable	- 36

III.1.2: Acquisition of non-financial assets account

Changes in assets			Changes in liabilities and net worth		
P.5g	Gross capital formation	414	B.101	<i>Changes in net worth due to saving and capital transfers</i>	202
P.5n	Net capital formation	192			
P.51g	Gross fixed capital formation	376			
P.511	Acquisitions less disposals of fixed assets	359			
P.5111	Acquisitions of new fixed assets	358			
P.5112	Acquisitions of existing fixed assets	9			
P.5113	Disposal of existing fixed assets	- 8			
P.512	Costs of ownership transfer on non-produced assets	17			
P.51c	Consumption of fixed capital	- 222			
P.52	Changes in inventories	28			
P.53	Acquisitions less disposals of valuables	10			
NP	Acquisitions less disposals of non-produced assets	0			
NP.1	Acquisitions less disposals of natural resources	0			
NP.2	Acquisitions less disposals of contracts, leases and licences	0			
NP.3	Purchases less sales of goodwill and marketing assets	0			
B.9	<i>Net lending (+)/net borrowing (-)</i>	10			

III.2: Financial account

Changes in assets

F	Net acquisition of financial assets	436
F.1	Monetary gold and SDRs	- 1
F.11	Monetary gold	- 1
F.12	SDRs	0
F.2	Currency and deposits	89
F.21	Currency	33
F.22	Transferable deposits	26
F.221	Inter-bank positions	- 5
F.229	Other transferable deposits	31
F.29	Other deposits	30
F.3	Debt securities	86
F.31	Short-term	27
F.32	Long-term	59
F.4	Loans	78
F.41	Short-term	22
F.42	Long-term	56

Changes in liabilities and net worth

B.9	<i>Net lending (+)/net borrowing (-)</i>	10
F	Net incurrence of liabilities	426
F.1	Monetary gold and SDRs	0
F.11	Monetary gold	
F.12	SDRs	0
F.2	Currency and deposits	102
F.21	Currency	35
F.22	Transferable deposits	28
F.221	Inter-bank positions	- 5
F.229	Other transferable deposits	33
F.29	Other deposits	39
F.3	Debt securities	74
F.31	Short-term	24
F.32	Long-term	50
F.4	Loans	47
F.41	Short-term	11
F.42	Long-term	36

III.2: Financial account

Changes in assets

F.5	Equity and investment fund shares	107
F.51	Equity	91
F.511	Listed shares	77
F.512	Unlisted shares	7
F.519	Other equity	7
F.52	Investment fund shares/units	16
F.521	Money market fund shares/units	7
F.522	Non-MMF investment fund shares/units	9
F.6	Insurance, pension and standardised guarantee schemes	48
F.61	Non-life insurance technical reserves	7
F.62	Life insurance and annuity entitlements	22
F.63	Pension entitlements	11
F.64	Claim of pension fund on pension managers	3
F.65	Entitlements to non-pension benefits	2
F.66	Provisions for calls under standardised guarantees	3

Changes in liabilities and net worth

F.5	Equity and investment fund shares	105
F.51	Equity	94
F.511	Listed shares	84
F.512	Unlisted shares	7
F.519	Other equity	3
F.52	Investment fund shares/units	11
F.521	Money market fund shares/units	5
F.522	Non-MMF investment fund shares/units	6
F.6	Insurance, pension and standardised guarantee schemes	48
F.61	Non-life insurance technical reserves	7
F.62	Life insurance and annuity entitlements	22
F.63	Pension entitlements	11
F.64	Claim of pension fund on pension managers	3
F.65	Entitlements to non-pension benefits	2
F.66	Provisions for calls under standardised guarantees	3

III.2: Financial account

Changes in assets

F.7	Financial derivatives and employee stock options	14
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F.71	Financial derivatives	12
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F.711	Options	5
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F.712	Forwards	7
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F.72	Employee stock options	2
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F.8	Other accounts receivable/payable	15
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F.81	Trade credits and advances	7
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F.89	Other accounts receivable/payable, excluding trade credits and advances	8

Changes in liabilities and net worth

F.7	Financial derivatives and employee stock options	11
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F.71	Financial derivatives	9
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F.711	Options	4
<hr/>		
F.712	Forwards	5
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F.72	Employee stock options	2
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F.8	Other accounts receivable/payable	39
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F.81	Trade credits and advances	16
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F.89	Other accounts receivable/payable, excluding trade credits and advances	23

III.3: Other changes in assets accounts

III.3.1: Other changes in volume of assets account

Changes in assets			Changes in liabilities and net worth		
K.1	Economic appearance of assets	33	K.5	Other changes in volume n.e.c.	1
AN.1	Produced non-financial assets	3	AN.1	Produced non-financial assets	
AN.2	Non-produced non-financial assets	30	AN.2	Non-produced non-financial assets	
AN.21	Natural resources	26	AF	Financial assets/liabilities	1
AN.22	Contracts, leases and licences	4	K.6	Changes in classification	2
AN.23	Purchases less sales of goodwill and marketing assets	0	K.61	Changes in sector classification and structure	2
K.2	Economic disappearance of non-produced assets	- 11	AN.1	Produced non-financial assets	
K.21	Depletion of natural resources	- 8	AN.2	Non-produced non-financial assets	
AN.21	Natural resources	- 8	AF	Financial assets/liabilities	2
K.22	Other economic disappearance of non-produced assets	- 3	K.62	Changes in classification of assets and liabilities	0
AN.21	Natural resources	0	AN.1	Produced non-financial assets	
AN.22	Contracts, leases and licences	- 1	AN.2	Non-produced non-financial assets	
AN.23	Purchases less sales of goodwill and marketing assets	- 2	AF	Financial assets/liabilities	0
K.3	Catastrophic losses	- 11		Total other changes in volume	3
AN.1	Produced non-financial assets	- 9	AN.1	Produced non-financial assets	
AN.2	Non-produced non-financial assets	- 2	AN.11	Fixed assets	
AF	Financial assets/liabilities	0	AN.12	Inventories	

III.3: Other changes in assets accounts

III.3.1: Other changes in volume of assets account

Changes in assets			Changes in liabilities and net worth		
K.4	Uncompensated seizures	0	AN.13	Valuables	
AN.1	Produced non-financial assets	0	AN.2	Non-produced non-financial assets	
AN.2	Non-produced non-financial assets	0	AN.21	Natural resources	
AF	Financial assets	0	AN.22	Contracts, leases and licences	
K.5	Other changes in volume n.e.c.	2	AN.23	Purchases less sales of goodwill and marketing assets	
AN.1	Produced non-financial assets	1	AF	Financial assets	3
AN.2	Non-produced non-financial assets	0	AF.1	Monetary gold and SDRs	
AF	Financial assets/liabilities	1	AF.2	Currency and deposits	
K.6	Changes in classification	0	AF.3	Debt securities	
K.61	Changes in sector classification and structure	2	AF.4	Loans	0
AN.1	Produced non-financial assets	0	AF.5	Equity and investment fund shares	2
AN.2	Non-produced non-financial assets	0	AF.6	Insurance pension and standardised guarantee schemes	1
AF	Financial assets/liabilities	2	AF.7	Financial derivatives and employee stock options	
K.62	Changes in classification of assets and liabilities	-2	AF.8	Other accounts receivable/payable	

III.3: Other changes in assets accounts

III.3.1: Other changes in volume of assets account

Changes in assets			Changes in liabilities and net worth		
AN.1	Produced non-financial assets	-2			
AN.2	Non-produced non-financial assets	0			
AF	Financial assets/liabilities	0			
Total other changes in volume		13			
AN.1	Produced non-financial assets	-7			
AN.11	Fixed assets	-2			
AN.12	Inventories	-3			
AN.13	Valuables	-2			
AN.2	Non-produced non-financial assets	17			
AN.21	Natural resources	9			
AN.22	Contracts, leases and licences	6			
AN.23	Purchases less sales of goodwill and marketing assets	0			
AF	Financial assets	3			
AF.1	Monetary gold and SDRs	0			
AF.2	Currency and deposits	0			
AF.3	Debt securities	0			
AF.4	Loans				
AF.5	Equity and investment fund shares	2			

III.3: Other changes in assets accounts

III.3.1: Other changes in volume of assets account

Changes in assets			Changes in liabilities and net worth	
AF.6	Insurance pension and standardised guarantee schemes	1		
AF.7	Financial derivatives and employee stock options	0		
AF.8	Other accounts receivable/payable	0		
			B.102	<i>Changes in net worth due to other changes in volume of assets</i>
				10

III.3.2: Revaluation account

Changes in assets

K.7	Nominal holding gains (+)/ losses (-)	
AN	Non-financial assets	280
AN.1	Produced non-financial assets	126
AN.11	Fixed assets	111
AN.12	Inventories	7
AN.13	Valuables	8
AN.2	Non-produced non-financial assets	154
AN.21	Natural resources	152
AN.22	Contracts, leases and licences	2
AN.23	Purchases less sales of goodwill and marketing assets	0
AF	Financial assets	84
AF.1	Monetary gold and SDRs	12
AF.2	Currency and deposits	0
AF.3	Debt securities	40
AF.4	Loans	0
AF.5	Equity and investment fund shares	32
AF.6	Insurance, pension and standardised guarantee schemes	0
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	0

Changes in liabilities and net worth

K.7	Nominal holding gains(-)/losses (+)	
AF	Liabilities	76
AF.1	Monetary gold and SDRs	0
AF.2	Currency and deposits	0
AF.3	Debt securities	42
AF.4	Loans	0
AF.5	Equity and investment fund shares	34
AF.6	Insurance, pension and standardised guarantee schemes	0
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	0

B.103 *Changes in net worth due to nominal holding gains/losses* 288

III.3.2.1: Neutral holding gains/losses account

Changes in assets

K.71	Neutral holding gains (+)/losses (-)	
AN	Non-financial assets	198
AN.1	Produced non-financial assets	121
AN.11	Fixed assets	111
AN.12	Inventories	4
AN.13	Valuables	6
AN.2	Non-produced non-financial assets	77
AN.21	Natural resources	76
AN.22	Contracts, leases and licences	1
AN.23	Purchases less sales of goodwill and marketing assets	0
AF	Financial assets	136
AF.1	Monetary gold and SDRs	16
AF.2	Currency and deposits	30
AF.3	Debt securities	25
AF.4	Loans	28
AF.5	Equity and investment fund shares	26
AF.6	Insurance, pension and standardised guarantee schemes	7
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	4

Changes in liabilities and net worth

K.71	Neutral holding gains (-)/losses (+)	
AF	Liabilities	126
AF.1	Monetary gold and SDRs	0
AF.2	Currency and deposits	30
AF.3	Debt securities	26
AF.4	Loans	29
AF.5	Equity and investment fund shares	28
AF.6	Insurance, pension and standardised guarantee schemes	7
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	6
B.1031	<i>Changes in net worth due to neutral holding gains/losses</i>	208

III.3.2.2: Real holding gains/losses account

Changes in assets

K.72	Real holding gains (+)/losses (-)	
AN	Non-financial assets	82
AN.1	Produced non-financial assets	5
AN.11	Fixed assets	0
AN.12	Inventories	3
AN.13	Valuables	2
AN.2	Non-produced non-financial assets	77
AN.21	Natural resources	76
AN.22	Contracts, leases and licences	1
AN.23	Purchases less sales of goodwill and marketing assets	0
AF	Financial assets	- 52
AF.1	Monetary gold and SDRs	- 4
AF.2	Currency and deposits	- 30
AF.3	Debt securities	15
AF.4	Loans	- 28

Changes in liabilities and net worth

K.72	Real holding gains (-)/losses (+)	
AF	Liabilities	- 50
AF.1	Monetary gold and SDRs	0
AF.2	Currency and deposits	- 30
AF.3	Debt securities	16
AF.4	Loans	- 29
AF.5	Equity and investment fund shares	6
AF.6	Insurance, pension and standardised guarantee schemes	- 7
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	- 6

III.3.2.2: Real holding gains/losses account

Changes in assets

AF.5	Equity and investment fund shares	6
<hr/>		
AF.6	Insurance, pension and standardised guarantee schemes	- 7
<hr/>		
AF.7	Financial derivatives and employee stock options	0
<hr/>		
AF.8	Other accounts receivable/payable	- 4

Changes in liabilities and net worth

B.1032	<i>Changes in net worth due to real holding gains/losses</i>	80
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IV: Balance sheets

IV.1: Opening balance sheet

Assets			Liabilities and net worth		
AN	Non-financial assets	4 621	AF	Liabilities	7 762
AN.1	Produced non-financial assets	2 818	AF.1	Monetary gold and SDRs	0
AN.11	Fixed assets	2 579	AF.2	Currency and deposits	1 471
AN.12	Inventories	114	AF.3	Debt securities	1 311
AN.13	Valuables	125	AF.4	Loans	1 437
AN.2	Non-produced non-financial assets	1 803	AF.5	Equity and investment fund shares	2 756
AN.21	Natural resources	1 781	AF.6	Insurance, pension and standardised guarantee schemes	471
AN.22	Contracts, leases and licences	22	AF.7	Financial derivatives and employee stock options	14
AN.23	Purchases less sales of goodwill and marketing assets	0	AF.8	Other accounts receivable/payable	302
AF	Financial assets	8 231			
AF.1	Monetary gold and SDRs	770			
AF.2	Currency and deposits	1 482			
AF.3	Debt securities	1 263			
AF.4	Loans	1 384			
AF.5	Equity and investment fund shares	2 614			
AF.6	Insurance, pension and standardised guarantee schemes	470			
AF.7	Financial derivatives and employee stock options	21			
AF.8	Other accounts receivable/payable	227			
			B.90	Net worth	5 090

IV.2: Changes in balance sheet

Assets

Total changes in assets		
AN	Non-financial assets	482
AN.1	Produced non-financial assets	294
AN.11	Fixed assets	246
AN.12	Inventories	32
AN.13	Valuables	16
AN.2	Non-produced non-financial assets	186
AN.21	Natural resources	178
AN.22	Contracts, leases and licences	8
AN.23	Purchases less sales of goodwill and marketing assets	0
AF	Financial assets	523
AF.1	Monetary gold and SDRs	11
AF.2	Currency and deposits	89
AF.3	Debt securities	126
AF.4	Loans	78
AF.5	Equity and investment fund shares	141
AF.6	Insurance, pension and standardised guarantee schemes	49
AF.7	Financial derivatives and employee stock options	14
AF.8	Other accounts receivable/payable	15

Liabilities and net worth

Total changes in liabilities		
AF	Liabilities	505
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	102
AF.3	Debt securities	116
AF.4	Loans	47
AF.5	Equity and investment fund shares	141
AF.6	Insurance, pension and standardised guarantee schemes	49
AF.7	Financial derivatives and employee stock options	11
AF.8	Other accounts receivable/payable	39

IV.2: Changes in balance sheet

Assets

Liabilities and net worth

B.10	<i>Changes in net worth</i>	500
<hr/>		
B.101	Changes in net worth due to saving and capital transfers	202
<hr/>		
B.102	Changes in net worth due to other changes in volume of assets	10
<hr/>		
B.103	Changes in net worth due to nominal holding gains and losses	288
<hr/>		
B.1031	<i>Changes in net worth due to neutral holding gains and losses</i>	208
<hr/>		
B.1032	<i>Changes in net worth due to real holding gains and losses</i>	80

IV.3: Closing balance sheet

Assets

AN	Non-financial assets	5 101
AN.1	Produced non-financial assets	3 112
AN.11	Fixed assets	2 825
AN.12	Inventories	146
AN.13	Valuables	141
AN.2	Non-produced non-financial assets	1 989
AN.21	Natural resources	1 959
AN.22	Contracts, leases and licences	30
AN.23	Purchases less sales of goodwill and marketing assets	0
AF	Financial assets	8 754
AF.1	Monetary gold and SDRs	781
AF.2	Currency and deposits	1 571
AF.3	Debt securities	1 389
AF.4	Loans	1 462
AF.5	Equity and investment fund shares	2 755
AF.6	Insurance, pension and standardised guarantee schemes	519
AF.7	Financial derivatives and employee stock options	35
AF.8	Other accounts receivable/payable	242

Liabilities and net worth

AF	Liabilities	8 267
AF.1	Monetary gold and SDRs	0
AF.2	Currency and deposits	1 573
AF.3	Debt securities	1 427
AF.4	Loans	1 484
AF.5	Equity and investment fund shares	2 897
AF.6	Insurance, pension and standardised guarantee schemes	520
AF.7	Financial derivatives and employee stock options	25
AF.8	Other accounts receivable/payable	341
B.90	<i>Net worth</i>	5 590

Table 24.3 — Full sequence of accounts for non-financial corporations

I: Production account

Uses			Resources		
P.2	Intermediate consumption	1 477	P.1	Output	2 808
			P.11	Market output	2 808
			P.12	Output for own final use	0
B.1g	<i>Value added, gross</i>	1 331			
P.51c	Consumption of fixed capital	157			
B.1n	<i>Value added, net</i>	1 174			

II: Distribution and use of income accounts

II.1: Primary distribution of income account

II.1.1: Generation of income account

Uses			Resources		
D.1	Compensation of employees	986	B.1g	<i>Value added, gross</i>	1 331
D.11	Wages and salaries	841	B.1n	<i>Value added, net</i>	1 174
D.12	Employers' social contributions	145			
D.121	Employers' actual social contributions	132			
D.1211	Employers' actual pension contributions	122			
D.1212	Employers' actual non-pension contributions	10			
D.122	Employers' imputed social contributions	13			
D.1221	Employers' imputed pension contributions	12			
D.1222	Employers' imputed non-pension contributions	1			
D.29	Other taxes on production	88			
D.39	Other subsidies on production	- 35			
B.2g	<i>Operating surplus, gross</i>	292			
P.51c1	Consumption of fixed capital on gross operating surplus	157			
B.2n	<i>Operating surplus, net</i>	135			

II.1.2: Allocation of primary income account

Uses

D.4	Property income	134
D.41	Interest	56
D.42	Distributed income of corporations	47
D.421	Dividends	39
D.422	Withdrawals from income of quasi-corporations	8
D.43	Reinvested earnings on foreign direct investment	0
D.45	Rent	31

Resources

B.2g	<i>Operating surplus, gross</i>	292
B.2n	<i>Operating surplus, net</i>	135
D.4	Property income	96
D.41	Interest	33
D.42	Distributed income of corporations	10
D.421	Dividends	10

II.1.2: Allocation of primary income account

Uses		Resources	
		D.422	Withdrawals from income of quasi-corporations
		D.43	Reinvested earnings on foreign direct investment 4
		D.44	Other investment income 8
		D.441	Investment income attributable to insurance policy holders 5
		D.442	Investment income payable on pension entitlements
		D.443	Investment income attributable to collective investment fund shareholders 3
		D.4431	Dividends attributable to collective investment fund shareholders 1
		D.4432	Retained earnings attributable to collective investment fund shareholders 2
		D.45	Rent 41
B.5g	<i>Balance of primary incomes, gross</i>		254
B.5n	<i>Balance of primary incomes, net</i>		97

II.1.2.1: Entrepreneurial income account

Uses

D.4	Property income	87
D.41	Interest	56
D.45	Rent	31
<hr/>		
B.4g	<i>Entrepreneurial income, gross</i>	301
B.4n	<i>Entrepreneurial income, net</i>	144

Resources

B.2g	<i>Operating surplus, gross</i>	292
B.2n	<i>Operating surplus, net</i>	135
<hr/>		
D.4	Property income	96
D.41	Interest	33
D.42	Distributed income of corporations	10
D.421	Dividends	10
D.43	Reinvested earnings on foreign direct investment	4
D.44	Other investment income	8
D.441	Investment income attributable to insurance policy holders	5
D.443	Investment income attributable to collective investment fund shareholders	3
D.45	Rent	41

II.1.2.2: Allocation of other primary income account

Uses			Resources		
D.4	Property income	47	B.4g	<i>Entrepreneurial income, gross</i>	301
D.42	Distributed income of corporations	47	B.4n	<i>Entrepreneurial income, net</i>	144
D.421	Dividends	39			
D.422	Withdrawals from income of quasi-corporations	8			
D.43	Reinvested earnings on foreign direct investment	0			
B.5g	<i>Balance of primary incomes, gross</i>	254			
B.5n	<i>Balance of primary incomes, net</i>	97			

II.2: Secondary distribution of income account

Uses			Resources		
	Current transfers	98	B.5g	<i>Balance of primary incomes, gross</i>	254
D.5	Current taxes on income, wealth, etc.	24	B.5n	<i>Balance of primary incomes, net</i>	97
D.51	Taxes on income	20			
D.59	Other current taxes	4		Current transfers	72
D.62	Social benefits other than social transfers in kind	62	D.61	Net social contributions	66
D.622	Other social insurance benefits	62	D.611	Employers' actual social contributions	31
D.6221	Other social insurance pension benefits	49	D.6111	Employers' actual pension contributions	27
D.6222	Other social insurance non-pension benefits	13	D.6112	Employers' actual non-pension contributions	4
D.7	Other current transfers	12	D.612	Employers' imputed social contributions	12
D.71	Net non-life insurance premiums	8	D.6121	Employers' imputed pension contributions	12
D.711	Net non-life direct insurance premiums	8	D.6122	Employers' imputed non-pension contributions	0
D.75	Miscellaneous current transfers	4	D.613	Households' actual social contributions	25
D.751	Current transfers to NPISHs	1	D.6131	Households' actual pension contributions	19
D.759	Other miscellaneous current transfers	3	D.6132	Households' actual non-pension contributions	6
			D.613C	Social insurance scheme service charges	2

II.2: Secondary distribution of income account

Uses		Resources	
		D.7	6
		D.72	6
		D.721	6
		D.75	0
B.6g	228		
B.6n	71		

II.4: Use of income account

II.4.1: Use of disposable income account

Uses			Resources		
			B.6g	<i>Disposable income, gross</i>	228
D.8	Adjustment for the change in pension entitlements	0	B.6n	<i>Disposable income, net</i>	71
B.8g	<i>Saving, gross</i>	228			
B.8n	<i>Saving, net</i>	71			

III: Accumulation accounts

III.1: Capital account

III.1.1: Change in net worth due to saving and capital transfers account

Changes in assets		Changes in liabilities and net worth	
B.101	<i>Changes in net worth due to saving and capital transfers</i>	B.8n	<i>Saving, net</i>
	88		71
		D.9r	Capital transfers, receivable
			33
		D.92r	Investment grants, receivable
			23
		D.99r	Other capital transfers, receivable
			10
		D.9p	Capital transfers, payable
			- 16
		D.91p	Capital taxes, payable
			0
		D.99p	Other capital transfers, payable
			- 16

III.1.2: Acquisition of non-financial assets account

Changes in assets			Changes in liabilities and net worth		
P.5g	Gross capital formation	308	B.101	<i>Changes in net worth due to saving and capital transfers</i>	88
P.5n	Net capital formation	151			
P.51g	Gross fixed capital formation	280			
P.511	Acquisitions less disposals of fixed assets	263			
P.5111	Acquisitions of new fixed assets	262			
P.5112	Acquisitions of existing fixed assets	5			
P.5113	Disposal of existing fixed assets	-4			
P.512	Costs of ownership transfer on non-produced assets	17			
P.51c	Consumption of fixed capital	-157			
P.52	Changes in inventories	26			
P.53	Acquisitions less disposals of valuables	2			
NP	Acquisitions less disposals of non-produced assets	-7			
NP.1	Acquisitions less disposals of natural resources	-6			
NP.2	Acquisitions less disposals of contracts, leases and licences	-1			
NP.3	Purchases less sales of goodwill and marketing assets	0			
B.9	<i>Net lending (+)/net borrowing (-)</i>	-56			

III.2: Financial account

Change in assets

F	Net acquisition of financial assets	83
F.2	Currency and deposits	39
F.21	Currency	5
F.22	Transferable deposits	30
F.229	Other transferable deposits	30
F.29	Other deposits	4
F.3	Debt securities	7
F.31	Short-term	10
F.32	Long-term	-3
F.4	Loans	19
F.41	Short-term	14
F.42	Long-term	5
F.5	Equity and investment fund shares	10
F.51	Equity	10
F.511	Listed shares	5
F.512	Unlisted shares	3

Change in liabilities and net worth

B.9	<i>Net lending (+)/net borrowing (-)</i>	-56
F	Net incurrence of liabilities	139
F.2	Currency and deposits	
F.21	Currency	
F.22	Transferable deposits	
F.229	Other transferable deposits	
F.29	Other deposits	
F.3	Debt securities	6
F.31	Short-term	2
F.32	Long-term	4
F.4	Loans	21
F.41	Short-term	4
F.42	Long-term	17
F.5	Equity and investment fund shares	83
F.51	Equity	83
F.511	Listed shares	77
F.512	Unlisted shares	3

III.2: Financial account

Change in assets

F.519	Other equity	2
F.52	Investment fund shares/units	0
F.521	Money market fund shares/units	0
F.522	Non-MMF investment fund shares/units	0
F.6	Insurance, pension and standardised guarantee Schemes	1
F.61	Non-life insurance technical reserves	1
F.62	Life insurance and annuity entitlements	0
F.66	Provisions for calls under standardised guarantees	0
F.7	Financial derivatives and employee stock options	3
F.71	Financial derivatives	3
F.711	Options	1
F.712	Forwards	2
F.72	Employee stock options	0
F.8	Other accounts receivable/payable	4
F.81	Trade credits and advances	3
F.89	Other accounts receivable/payable, excluding trade credits and advances	1

Change in liabilities and net worth

F.519	Other equity	3
F.52	Investment fund shares/units	
F.521	Money market fund shares/units	
F.522	Non-MMF investment fund shares/units	
F.6	Insurance, pension and standardised guarantee schemes	
F.61	Non-life insurance technical reserves	
F.62	Life insurance and annuity entitlements	
F.66	Provisions for calls under standardised guarantees	
F.7	Financial derivatives and employee stock options	3
F.71	Financial derivatives	2
F.711	Options	2
F.712	Forwards	0
F.72	Employee stock options	1
F.8	Other accounts receivable/payable	26
F.81	Trade credits and advances	6
F.89	Other accounts receivable/payable, excluding trade credits and advances	20

III.3: Other changes in assets accounts

III.3.1: Other changes in volume of assets account

Changes in assets			Changes in liabilities and net worth		
K.1	Economic appearance of assets	26	K.5	Other changes in volume n.e.c.	0
AN.1	Produced non-financial assets	0	AN.1	Produced assets	
AN.2	Non-produced non-financial assets	26	AN.2	Non-produced non-financial assets	
AN.21	Natural resources	22	AF	Financial assets/liabilities	0
AN.22	Contracts, leases and licences	4	K.6	Changes in classification	0
AN.23	Purchases less sales of goodwill and marketing assets	0	K.61	Changes in sector classification and structure	0
K.2	Economic disappearance of non-produced assets	-9	AN.1	Produced non-financial assets	
K.21	Depletion of natural resources	-6	AN.2	Non-produced non-financial assets	
AN.21	Natural resources	-6	AF	Financial assets/liabilities	0
K.22	Other economic disappearance of non-produced assets	-3	K.62	Changes in classification of assets and liabilities	0
AN.21	Natural resources	0	AN.1	Produced non-financial assets	
AN.22	Contracts, leases and licences	-1	AN.2	Non-produced non-financial assets	
AN.23	Purchases less sales of goodwill and marketing assets	-2	AF	Financial assets/liabilities	0
K.3	Catastrophic losses	-5		Total other changes in volume	0
AN.1	Produced non-financial assets	-5	AN.1	Produced non-financial assets	
AN.2	Non-produced non-financial assets	0	AN.11	Fixed assets	
AF	Financial assets/liabilities	0	AN.12	Inventories	

III.3: Other changes in assets accounts

III.3.1: Other changes in volume of assets account

Changes in assets			Changes in liabilities and net worth		
K.4	Uncompensated seizures	- 5	AN.13	Valuables	
AN.1	Produced non-financial assets	- 1	AN.2	Non-produced non-financial assets	
AN.2	Non-produced non-financial assets	- 4	AN.21	Natural resources	
AF	Financial assets	0	AN.22	Contracts, leases and licences	
K.5	Other changes in volume n.e.c.	1	AN.23	Purchases less sales of goodwill and marketing assets	
AN.1	Produced non-financial assets	1	AF	Financial assets	0
AN.2	Non-produced non-financial assets	0	AF.1	Monetary gold and SDRs	
AF	Financial assets/liabilities	0	AF.2	Currency and deposits	
K.6	Changes in classification	6	AF.3	Debt securities	
K.61	Changes in sector classification and structure	6	AF.4	Loans	
AN.1	Produced non-financial assets	3	AF.5	Equity and investment fund shares	
AN.2	Non-produced non-financial assets	1	AF.6	Insurance pension and standardised guarantee schemes	
AF	Financial assets/liabilities	2	AF.7	Financial derivatives and employee stock options	
K.62	Changes in classification of assets and liabilities	0	AF.8	Other accounts receivable/payable	

III.3: Other changes in assets accounts

III.3.1: Other changes in volume of assets account

Changes in assets			Changes in liabilities and net worth		
AN.1	Produced non-financial assets	0			
AN.2	Non-produced non-financial assets	0			
AF	Financial assets/liabilities	0			
Total other changes in volume		14			
AN.1	Produced non-financial assets	-2			
AN.11	Fixed assets	1			
AN.12	Inventories	-3			
AN.13	Valuables	0			
AN.2	Non-produced non-financial assets	14			
AN.21	Natural resources	10			
AN.22	Contracts, leases and licences	4			
AN.23	Purchases less sales of goodwill and marketing assets	0			

III.3: Other changes in assets accounts

III.3.1: Other changes in volume of assets account

Changes in assets			Changes in liabilities and net worth	
AF	Financial assets	2		
AF.1	Monetary gold and SDRs	0		
AF.2	Currency and deposits	0		
AF.3	Debt securities	0		
AF.4	Loans	0		
AF.5	Equity and investment fund shares	2		
AF.6	Insurance pension and standardised guarantee schemes			
AF.7	Financial derivatives and employee stock options	0		
AF.8	Other accounts receivable/payable	0		
			B.102	<i>Changes in net worth due to other changes in volume of assets</i>

14

III.3.2: Revaluation account

Changes in assets

K.7	Nominal holding gains (+)/losses (-)	
AN	Non-financial assets	144
AN.1	Produced non-financial assets	63
AN.11	Fixed assets	58
AN.12	Inventories	4
AN.13	Valuables	1
AN.2	Non-produced non-financial assets	81
AN.21	Natural resources	80
AN.22	Contracts, leases and licences	1
AN.23	Purchases less sales of goodwill and marketing assets	0
AF	Financial assets	8
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	
AF.3	Debt securities	3
AF.4	Loans	
AF.5	Equity and investment fund shares	5
AF.6	Insurance, pension and standardised guarantee schemes	
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	0

Changes in liabilities and net worth

K.7	Nominal holding gains (-)/losses (+)	
AF	Liabilities	18
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	
AF.3	Debt securities	1
AF.4	Loans	
AF.5	Equity and investment fund shares	17
AF.6	Insurance, pension and standardised guarantee schemes	
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	0

B.103 *Changes in net worth due to nominal holding gains/losses* 134

III.3.2.1: Neutral holding gains/losses account

Changes in assets

K.71	Neutral holding gains (+)/losses (-)	
AN	Non-financial assets	101
AN.1	Produced non-financial assets	60
AN.11	Fixed assets	58
AN.12	Inventories	1
AN.13	Valuables	1
AN.2	Non-produced non-financial assets	41
AN.21	Natural resources	40
AN.22	Contracts, leases and licences	1
AN.23	Purchases less sales of goodwill and marketing assets	0
AF	Financial assets	18
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	8
AF.3	Debt securities	2
AF.4	Loans	1
AF.5	Equity and investment fund shares	3
AF.6	Insurance, pension and standardised guarantee schemes	1
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	3

Changes in liabilities and net worth

K.71	Neutral holding gains (-)/losses (+)	
AF	Liabilities	37
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	1
AF.3	Debt securities	1
AF.4	Loans	18
AF.5	Equity and investment fund shares	14
AF.6	Insurance, pension and standardised guarantee schemes	
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	3

B.103 *Changes in net worth due to neutral holding gains/losses* 82

III.3.2.2: Real holding gains/losses account

Changes in assets

K.72	Real holding gains (+)/losses (-)	
AN	Non-financial assets	43
AN.1	Produced non-financial assets	3
AN.11	Fixed assets	0
AN.12	Inventories	3
AN.13	Valuables	0
AN.2	Non-produced non-financial assets	40
AN.21	Natural resources	40
AN.22	Contracts, leases and licences	0
AN.23	Purchases less sales of goodwill and marketing assets	0
AF	Financial assets	- 10
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	- 8
AF.3	Debt securities	1
AF.4	Loans	- 1
AF.5	Equity and investment fund shares	2
AF.6	Insurance, pension and standardised guarantee schemes	- 1
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	- 3

Changes in liabilities and net worth

K.72	Real holding gains (-)/losses (+)	
AF	Liabilities	- 19
AF.1	Monetary gold and SDRs	0
AF.2	Currency and deposits	- 1
AF.3	Debt securities	0
AF.4	Loans	- 18
AF.5	Equity and investment fund shares	3
AF.6	Insurance, pension and standardised guarantee schemes	
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	- 3
B.1032	<i>Changes in net worth due to real holding gains/losses</i>	52

IV: Balance sheets

IV.1: Opening balance sheet

Assets			Liabilities and net worth		
AN	Non-financial assets	2 151	AF	Liabilities	3 221
AN.1	Produced non-financial assets	1 274	AF.1	Monetary gold and SDRs	
AN.11	Fixed assets	1 226	AF.2	Currency and deposits	40
AN.12	Inventories	43	AF.3	Debt securities	44
AN.13	Valuables	5	AF.4	Loans	897
AN.2	Non-produced non-financial assets	877	AF.5	Equity and investment fund shares	1 987
AN.21	Natural resources	864	AF.6	Insurance, pension and standardised guarantee schemes	12
AN.22	Contracts, leases and licences	13	AF.7	Financial derivatives and employee stock options	4
AN.23	Purchases less sales of goodwill and marketing assets	0	AF.8	Other accounts receivable/payable	237
AF	Financial assets	982			
AF.1	Monetary gold and SDRs				
AF.2	Currency and deposits	382			
AF.3	Debt securities	90			
AF.4	Loans	50			
AF.5	Equity and investment fund shares	280			
AF.6	Insurance, pension and standardised guarantee schemes	25			
AF.7	Financial derivatives and employee stock options	5			
AF.8	Other accounts receivable/payable	150			
			B.90	Net worth	- 88

IV.2: Changes in balance sheet

Assets

Total changes in assets		
AN	Non-financial assets	301
AN.1	Produced non-financial assets	195
AN.11	Fixed assets	165
AN.12	Inventories	27
AN.13	Valuables	3
AN.2	Non-produced non-financial assets	106
AN.21	Natural resources	101
AN.22	Contracts, leases and licences	5
AN.23	Purchases less sales of goodwill and marketing assets	0
AF	Financial assets	93
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	39
AF.3	Debt securities	10
AF.4	Loans	19
AF.5	Equity and investment fund shares	17
AF.6	Insurance, pension and standardised guarantee schemes	1
AF.7	Financial derivatives and employee stock options	3
AF.8	Other accounts receivable/payable	4

Liabilities and net worth

Total changes in liabilities		
AF	Liabilities	157
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	0
AF.3	Debt securities	7
AF.4	Loans	21
AF.5	Equity and investment fund shares	100
AF.6	Insurance, pension and standardised guarantee schemes	
AF.7	Financial derivatives and employee stock options	3
AF.8	Other accounts receivable/payable	26

IV.2: Changes in balance sheet

Assets

Liabilities and net worth

B.10	<i>Changes in net worth</i>	237
<hr/>		
B.101	Changes in net worth due to saving and capital transfers	88
<hr/>		
B.102	Changes in net worth due to other changes in volume of assets	14
<hr/>		
B.103	Changes in net worth due to nominal holding gains and losses	134
<hr/>		
B.1031	Changes in net worth due to neutral holding gains and losses	82
<hr/>		
B.1032	Changes in net worth due to real holding gains and losses	52

IV: Balance sheets

IV.3: Closing balance sheet

Assets			Liabilities and net worth		
AN	Non-financial assets	2 452	AF	Liabilities	3 378
AN.1	Produced non-financial assets	1 469	AF.1	Monetary gold and SDRs	
AN.11	Fixed assets	1 391	AF.2	Currency and deposits	40
AN.12	Inventories	70	AF.3	Debt securities	51
AN.13	Valuables	8	AF.4	Loans	918
AN.2	Non-produced non-financial assets	983	AF.5	Equity and investment fund shares	2 087
AN.21	Natural resources	965	AF.6	Insurance, pension and standardised guarantee schemes	12
AN.22	Contracts, leases and licences	18	AF.7	Financial derivatives and employee stock options	7
AN.23	Purchases less sales of goodwill and marketing assets	0	AF.8	Other accounts receivable/payable	263

IV: Balance sheets

IV.3: Closing balance sheet

Assets			Liabilities and net worth	
AF	Financial assets	1 075		
AF.1	Monetary gold and SDRs			
AF.2	Currency and deposits	421		
AF.3	Debt securities	100		
AF.4	Loans	69		
AF.5	Equity and investment fund shares	297		
AF.6	Insurance, pension and standardised guarantee schemes	26		
AF.7	Financial derivatives and employee stock options	8		
AF.8	Other accounts receivable/payable	154		
			B.90	<i>Net worth</i> 149

Table 24.4 Full sequence of accounts for financial corporations

I: Production account

Uses			Resources		
P.2	Intermediate consumption	52	P.1	Output	146
			P.11	Market output	146
			P.12	Output for own final use	0
B.1g	<i>Value added, gross</i>	94			
P.51c	Consumption of fixed capital	12			
B.1n	<i>Value added, net</i>	82			

II: Distribution and use of income accounts

II.1: Primary distribution of income account

II.1.1: Generation of income account

Uses			Resources		
D.1	Compensation of employees	44	B.1g	<i>Value added, gross</i>	94
D.11	Wages and salaries	29	B.1n	<i>Value added, net</i>	82
D.12	Employers' social contributions	5			
D.121	Employers' actual social contributions	4			
D.1211	Employers' actual pension contributions	4			
D.1212	Employers' actual non-pension contributions	0			
D.122	Employers' imputed social contributions	1			
D.1221	Employers' imputed pension contributions	1			
D.1222	Employers' imputed non-pension contributions	0			
D.29	Other taxes on production	4			
D.39	Other subsidies on production	0			
B.2g	<i>Operating surplus, gross</i>	46			
P.51c1	Consumption of fixed capital on gross operating surplus	12			
B.2n	<i>Operating surplus, net</i>	34			

II.1.2: Allocation of primary income account

Uses		Resources			
D.4	Property income	168	B.2g <i>Operating surplus, gross</i>	46	
D.41	Interest	106	B.2n <i>Operating surplus, net</i>	34	
D.42	Distributed income of corporations	15			
D.421	Dividends	15	D.4	Property income	149
D.422	Withdrawals from income of quasi-corporations	0	D.41	Interest	106
D.43	Reinvested earnings on foreign direct investment	0	D.42	Distributed income of corporations	25
D.44	Other investment income	47	D.421	Dividends	25
D.441	Investment income attributable to insurance policy holders	25	D.422	Withdrawals from income of quasi-corporations	0
D.442	Investment income payable on pension entitlements	8	D.43	Reinvested earnings on foreign direct investment	7
D.443	Investment income attributable to collective investment fund shareholders	14	D.44	Other investment income	8
D.4431	Dividends attributable to collective investment fund shareholders	6	D.441	Investment income attributable to insurance policy holders	0
D.4432	Retained earnings attributable to collective investment fund shareholders	8	D.443	Investment income attributable to collective investment fund shareholders	8
D.45	Rent	0	D.4431	Dividends attributable to collective investment fund shareholders	3
			D.4432	Retained earnings attributable to collective investment fund shareholders	5
B.5g	<i>Balance of primary incomes, gross</i>	27	D.45	Rent	3
B.5n	<i>Balance of primary incomes, net</i>	15			

II.1.2.1: Entrepreneurial income account

Uses

D.4	Property income	153
D.41	Interest	106
D.44	Other investment income	47
D.441	Investment income attributable to insurance policy holders	25
D.442	Investment income payable on pension entitlements	8
D.443	Investment income attributable to collective investment fund shareholders	14
D.45	Rent	0
B.4g	<i>Entrepreneurial income, gross</i>	42
B.4n	<i>Entrepreneurial income, net</i>	30

Resources

B.2g	<i>Operating surplus, gross</i>	46
B.2n	<i>Operating surplus, net</i>	34
D.4	Property income	149
D.41	Interest	106
D.42	Distributed income of corporations	25
D.421	Dividends	25
D.422	Withdrawals from income of quasi-corporations	0
D.43	Reinvested earnings on foreign direct investment	7
D.44	Other investment income	8
D.441	Investment income attributable to insurance policy holders	0
D.442	Investment income payable on pension entitlements	
D.443	Investment income attributable to collective investment fund shareholders	8
D.45	Rent	3

II.1.2.2: Allocation of other primary income account

Uses			Resources		
D.4	Property income	15	B.4g	<i>Entrepreneurial income, gross</i>	42
D.42	Distributed income of corporations	15	B.4n	<i>Entrepreneurial income, net</i>	30
D.421	Dividends	15			
D.422	Withdrawals from income of quasi-corporations	0			
D.43	Reinvested earnings on foreign direct investment	0			
B.5g	<i>Balance of primary incomes, gross</i>	27			
B.5n	<i>Balance of primary incomes, net</i>	15			

II.2: Secondary distribution of income account

Uses			Resources		
	Current transfers	277	B.5g	<i>Balance of primary incomes, gross</i>	27
D.5	Current taxes on income, wealth, etc.	10	B.5n	<i>Balance of primary incomes, net</i>	15
D.51	Taxes on income	7			
D.59	Other current taxes	3		Current transfers	275
D.62	Social benefits other than social transfers in kind	205	D.61	Net social contributions	212
D.622	Other social insurance benefits	205	D.611	Employers' actual social contributions	109
D.6221	Other social insurance pension benefits	193	D.6111	Employers' actual pension contributions	104
D.6222	Other social insurance non-pension benefits	12	D.6112	Employers' actual non-pension contributions	5
D.7	Other current transfers	62	D.612	Employers' imputed social contributions	2
D.71	Net non-life insurance premiums	13	D.6121	Employers' imputed pension contributions	1
D.711	Net non-life direct insurance premiums	0	D.6122	Employers' imputed non-pension contributions	1
D.712	Net non-life reinsurance premiums	13	D.613	Households' actual social contributions	94
			D.6131	Households' actual pension contributions	90
			D.6132	Households' actual non-pension contributions	4

II.2: Secondary distribution of income account

Uses			Resources		
D.72	Non-life insurance claims	48	D.614	Households' social contribution supplements	10
D.721	Non-life direct insurance claims	45	D.6141	Households' pension contribution supplements	8
D.722	Non-life reinsurance claims	3	D.6142	Households' non-pension contribution supplements	2
D.75	Miscellaneous current transfers	1	D.61SC	Social insurance scheme service charges	3
D.751	Current transfers to NPISHs	1			
D.759	Other miscellaneous current transfers	0	D.7	Other current transfers	62
			D.71	Net non-life insurance premiums	47
			D.711	Net non-life direct insurance premiums	44
			D.712	Net non-life reinsurance premiums	3
			D.72	Non-life insurance claims	15
			D.722	Non-life reinsurance claims	15
			D.75	Miscellaneous current transfers	0
B.6g	<i>Disposable income, gross</i>	25			
B.6n	<i>Disposable income, net</i>	13			

II.4: Use of income account

II.4.1: Use of disposable income account

Uses			Resources		
			B.6g	<i>Disposable income, gross</i>	25
D.8	Adjustment for the change in pension entitlements	11	B.6n	<i>Disposable income, net</i>	13
B.8g	<i>Saving, gross</i>	14			
B.8n	<i>Saving, net</i>	2			

III: Accumulation accounts

III.1: Capital account

III.1.1: Change in net worth due to saving and capital transfers account

Changes in assets			Changes in liabilities and net worth		
B.101	<i>Changes in net worth due to saving and capital transfers</i>	- 5	B.8n	<i>Saving, net</i>	2
			D.9r	Capital transfers, receivable	0
			D.92r	Investment grants, receivable	0
			D.99r	Other capital transfers, receivable	
			D.9p	Capital transfers, payable	- 7
			D.91p	Capital taxes, payable	0
			D.99p	Other capital transfers, payable	- 7

III.1.2: Acquisition of non-financial assets account

Changes in assets			Changes in liabilities and net worth		
P.5g	Gross capital formation	8	B.101	<i>Changes in net worth due to saving and capital transfers</i>	- 5
P.5n	Net capital formation	- 4			
P.51g	Gross fixed capital formation	8			
P.511	Acquisitions less disposals of fixed assets	8			
P.5111	Acquisitions of new fixed assets	8			
P.5112	Acquisitions of existing fixed assets	0			
P.5113	Disposal of existing fixed assets	0			
P.512	Costs of ownership transfer on non-produced assets	0			
P.51c	Consumption of fixed capital	- 12			
P.52	Changes in inventories	0			
P.53	Acquisitions less disposals of valuables	0			
NP	Acquisitions less disposals of non-produced assets	0			
NP.1	Acquisitions less disposals of natural resources	0			
NP.2	Acquisitions less disposals of contracts, leases and licences	0			
NP.3	Purchases less sales of goodwill and marketing assets	0			
B.9	<i>Net lending (+)/net borrowing (-)</i>	- 1			

III.2: Financial account

Changes in assets

F	Net acquisition of financial assets	172
F.1	Monetary gold and SDRs	-1
F.11	Monetary gold	-1
F.12	SDRs	0
F.2	Currency and deposits	10
F.21	Currency	15
F.22	Transferable deposits	-5
F.221	Inter-bank positions	-5
F.229	Other transferable deposits	0
F.29	Other deposits	0
F.3	Debt securities	66
F.31	Short-term	13
F.32	Long-term	53
F.4	Loans	53
F.41	Short-term	4
F.42	Long-term	49

Changes in liabilities and net worth

B.9	<i>Net lending (+)/net borrowing (-)</i>	-1
F	Net incurrence of liabilities	173
F.1	Monetary gold and SDRs	0
F.11	Monetary gold	0
F.12	SDRs	0
F.2	Currency and deposits	65
F.21	Currency	
F.22	Transferable deposits	26
F.221	Inter-bank positions	-5
F.229	Other transferable deposits	31
F.29	Other deposits	39
F.3	Debt securities	30
F.31	Short-term	18
F.32	Long-term	12
F.4	Loans	0
F.41	Short-term	0
F.42	Long-term	0

III.2: Financial account

Changes in assets

F.5	Equity and investment fund shares	28
F.51	Equity	25
F.511	Listed shares	23
F.512	Unlisted shares	1
F.519	Other equity	1
F.52	Investment fund shares/units	3
F.521	Money market fund shares/units	2
F.522	Non-MMF investment fund shares/units	1
F.6	Insurance, pension and standardised guarantee schemes	7
F.61	Non-life insurance technical reserves	2
F.62	Life insurance and annuity entitlements	0
F.63	Pension entitlements	
F.64	Claim of pension fund on pension managers	3
F.65	Entitlements to non-pension benefits	
F.66	Provisions for calls under standardised guarantees	2

Changes in liabilities and net worth

F.5	Equity and investment fund shares	22
F.51	Equity	11
F.511	Listed shares	7
F.512	Unlisted shares	4
F.519	Other equity	0
F.52	Investment fund shares/units	11
F.521	Money market fund shares/units	5
F.522	Non-MMF investment fund shares/units	6
F.6	Insurance, pension and standardised guarantee schemes	48
F.61	Non-life insurance technical reserves	7
F.62	Life insurance and annuity entitlements	22
F.63	Pension entitlements	11
F.64	Claim of pension fund on pension managers	3
F.65	Entitlements to non-pension benefits	2
F.66	Provisions for calls under standardised guarantees	3

III.2: Financial account

Changes in assets

F.7	Financial derivatives and employee stock options	8
F.71	Financial derivatives	8
F.711	Options	3
F.712	Forwards	5
F.72	Employee stock options	0
F.8	Other accounts receivable/payable	1
F.81	Trade credits and advances	
F.89	Other accounts receivable/payable, excluding trade credits and advances	1

Changes in liabilities and net worth

F.7	Financial derivatives and employee stock options	8
F.71	Financial derivatives	7
F.711	Options	2
F.712	Forwards	5
F.72	Employee stock options	1
F.8	Other accounts receivable/payable	0
F.81	Trade credits and advances	0
F.89	Other accounts receivable/payable, excluding trade credits and advances	0

III.3: Other changes in assets accounts

III.3.1: Other changes in volume of assets account

Changes in assets

K.1	Economic appearance of assets	0
AN.1	Produced non-financial assets	0
AN.2	Non-produced non-financial assets	0
AN.21	Natural resources	0
AN.22	Contracts, leases and licences	0
AN.23	Purchases less sales of goodwill and marketing assets	0
K.2	Economic disappearance of non-produced assets	0
K.21	Depletion of natural resources	0
AN.21	Natural resources	0
K.22	Other economic disappearance of non-produced assets	0
AN.21	Natural resources	0
AN.22	Contracts, leases and licences	0
AN.23	Purchases less sales of goodwill and marketing assets	0

Changes in liabilities and net worth

K.5	Other changes in volume n.e.c.	0
AN.1	Produced non-financial assets	0
AN.2	Non-produced non-financial assets	0
AF	Financial assets/liabilities	0
K.6	Changes in classification	0
K.61	Changes in sector classification and structure	0
AN.1	Produced non-financial assets	0
AN.2	Non-produced non-financial assets	0
AF	Financial assets/liabilities	0
K.62	Changes in classification of assets and liabilities	0
AN.1	Produced non-financial assets	0
AN.2	Non-produced non-financial assets	0
AF	Financial assets/liabilities	0

III.3: Other changes in assets accounts

III.3.1: Other changes in volume of assets account

Changes in assets			Changes in liabilities and net worth		
K.3	Catastrophic losses	0	Total other changes in volume		0
AN.1	Produced non-financial assets	0	AN.1	Produced non-financial assets	
AN.2	Non-produced non-financial assets	0	AN.11	Fixed assets	
AF	Financial assets/liabilities	0	AN.12	Inventories	
K.4	Uncompensated seizures	0	AN.13	Valuables	
AN.1	Produced non-financial assets	0	AN.2	Non-produced non-financial assets	
AN.2	Non-produced non-financial assets	0	AN.21	Natural resources	
AF	Financial assets	0	AN.22	Contracts, leases and licences	
K.5	Other changes in volume n.e.c.	1	AN.23	Purchases less sales of goodwill and marketing assets	
AN.1	Produced non-financial assets	0	AF	Financial assets	0
AN.2	Non-produced non-financial assets	0	AF.1	Monetary gold and SDRs	
AF	Financial assets/liabilities	1	AF.2	Currency and deposits	
K.6	Changes in classification	-2	AF.3	Debt securities	
K.61	Changes in sector classification and structure	0	AF.4	Loans	
AN.1	Produced non-financial assets	0	AF.5	Equity and investment fund shares	
AN.2	Non-produced non-financial assets	0	AF.6	Insurance pension and standardised guarantee schemes	
AF	Financial assets/liabilities	0	AF.7	Financial derivatives and employee stock options	
K.62	Changes in classification of assets and liabilities	-2	AF.8	Other accounts receivable/payable	

III.3: Other changes in assets accounts

III.3.1: Other changes in volume of assets account

Changes in assets			Changes in liabilities and net worth		
AN.1	Produced non-financial assets	-2			
AN.2	Non-produced non-financial assets	0			
AF	Financial assets/liabilities	0			
Total other changes in volume		-1			
AN.1	Produced non-financial assets	-2			
AN.11	Fixed assets	0			
AN.12	Inventories	0			
AN.13	Valuables	-2			
AN.2	Non-produced non-financial assets	0			
AN.21	Natural resources	-2			
AN.22	Contracts, leases and licences	0			
AN.23	Purchases less sales of goodwill and marketing assets	0			

III.3: Other changes in assets accounts

III.3.1: Other changes in volume of assets account

Changes in assets			Changes in liabilities and net worth	
AF	Financial assets	1		
AF.1	Monetary gold and SDRs	0		
AF.2	Currency and deposits	0		
AF.3	Debt securities	0		
AF.4	Loans	0		
AF.5	Equity and investment fund shares	0		
AF.6	Insurance pension and standardised guarantee schemes	1		
AF.7	Financial derivatives and employee stock options	0		
AF.8	Other accounts receivable/payable	0		
			B.102	<i>Changes in net worth due to other changes in volume of assets</i>
				- 1

III.3.2: Revaluation account

Changes in assets

K.7	Nominal holding gains (+)/losses (-)	
AN	Non-financial assets	4
AN.1	Produced non-financial assets	2
AN.11	Fixed assets	2
AN.12	Inventories	0
AN.13	Valuables	0
AN.2	Non-produced non-financial assets	2
AN.21	Natural resources	1
AN.22	Contracts, leases and licences	1
AN.23	Purchases less sales of goodwill and marketing assets	0

Changes in liabilities and net worth

K.7	Nominal holding gains (-)/losses (+)	
AF	Liabilities	51
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	
AF.3	Debt securities	34
AF.4	Loans	
AF.5	Equity and investment fund shares	17
AF.6	Insurance, pension and standardised guarantee schemes	
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	0

III.3.2: Revaluation account

Changes in assets

AF	Financial assets	57
AF.1	Monetary gold and SDRs	11
AF.2	Currency and deposits	
AF.3	Debt securities	30
AF.4	Loans	0
AF.5	Equity and investment fund shares	16
AF.6	Insurance, pension and standardised guarantee schemes	0
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	0

Changes in liabilities and net worth

B.103 *Changes in net worth due to nominal holding gains/losses* 10

III.3.2.1: Neutral holding gains/losses account

Changes in assets

K.71 Neutral holding gains (+)/losses (-)		
AN	Non-financial assets	3
AN.1	Produced non-financial assets	2
AN.11	Fixed assets	2
AN.12	Inventories	0
AN.13	Valuables	0
AN.2	Non-produced non-financial assets	1
AN.21	Natural resources	1
AN.22	Contracts, leases and licences	0
AN.23	Purchases less sales of goodwill and marketing assets	0

Changes in liabilities and net worth

K.71 Neutral holding gains (-)/losses (+)		
AF	Liabilities	68
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	26
AF.3	Debt securities	21
AF.4	Loans	0
AF.5	Equity and investment fund shares	14
AF.6	Insurance, pension and standardised guarantee schemes	7
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	0

III.3.2.1: Neutral holding gains/losses account

Changes in assets

AF	Financial assets	71
AF.1	Monetary gold and SDRs	14
AF.2	Currency and deposits	0
AF.3	Debt securities	18
AF.4	Loans	24
AF.5	Equity and investment fund shares	14
AF.6	Insurance, pension and standardised guarantee schemes	1
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	0

Changes in liabilities and net worth

B.103 *Changes in net worth due to neutral holding gains/losses* 6

III.3.2.2: Real holding gains/losses account

Changes in assets

K.72 Real holding gains (+)/losses (-)		
AN	Non-financial assets	1
AN.1	Produced non-financial assets	0
AN.11	Fixed assets	0
AN.12	Inventories	0
AN.13	Valuables	0
AN.2	Non-produced non-financial assets	1
AN.21	Natural resources	0
AN.22	Contracts, leases and licences	1
AN.23	Purchases less sales of goodwill and marketing assets	0

Changes in liabilities and net worth

K.72 Real holding gains (-)/losses (+)		
AF	Liabilities	- 17
AF.1	Monetary gold and SDRs	0
AF.2	Currency and deposits	- 26
AF.3	Debt securities	13
AF.4	Loans	0
AF.5	Equity and investment fund shares	3
AF.6	Insurance, pension and standardised guarantee schemes	- 7
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	0

III.3.2.2: Real holding gains/losses account

Changes in assets

AF	Financial assets	- 14
AF.1	Monetary gold and SDRs	- 3
AF.2	Currency and deposits	0
AF.3	Debt securities	12
AF.4	Loans	- 24
AF.5	Equity and investment fund shares	2
AF.6	Insurance, pension and standardised guarantee schemes	- 1
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	0

Changes in liabilities and net worth

B.1032	<i>Changes in net worth due to real holding gains/losses</i>	4
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