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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 B)
COMMON GUIDELINES
Consultation deadline for Croatia: 17.4.2013

IV: Balance sheets

IV.1: Opening balance sheet

Assets			Liabilities and net worth		
AN	Non-financial assets	93	AF	Liabilities	3 544
AN.1	Produced non-financial assets	67	AF.1	Monetary gold and SDRs	
AN.11	Fixed assets	52	AF.2	Currency and deposits	1 281
AN.12	Inventories	0	AF.3	Debt securities	1 053
AN.13	Valuables	15	AF.4	Loans	
AN.2	Non-produced non-financial assets	26	AF.5	Equity and investment fund shares	765
AN.21	Natural resources	23	AF.6	Insurance, pension and standardised guarantee schemes	435
AN.22	Contracts, leases and licences	3	AF.7	Financial derivatives and employee stock options	10
AN.23	Purchases less sales of goodwill and marketing assets	0	AF.8	Other accounts receivable/payable	0

IV: Balance sheets

IV.1: Opening balance sheet

Assets			Liabilities and net worth	
AF	Financial assets	3 421		
AF.1	Monetary gold and SDRs	690		
AF.2	Currency and deposits			
AF.3	Debt securities	950		
AF.4	Loans	1 187		
AF.5	Equity and investment fund shares	551		
AF.6	Insurance, pension and standardised guarantee schemes	30		
AF.7	Financial derivatives and employee stock options	13		
AF.8	Other accounts receivable/payable	0		
			B.90	<i>Net worth</i>
				– 30

IV.2: Changes in balance sheet

Assets

Total changes in assets		
AN	Non-financial assets	- 4
AN.1	Produced non-financial assets	- 4
AN.11	Fixed assets	- 2
AN.12	Inventories	0
AN.13	Valuables	- 2
AN.2	Non-produced non-financial assets	0
AN.21	Natural resources	- 1
AN.22	Contracts, leases and licences	1
AN.23	Purchases less sales of goodwill and marketing assets	0

Liabilities and net worth

Total changes in liabilities		
AF	Liabilities	224
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	65
AF.3	Debt securities	64
AF.4	Loans	0
AF.5	Equity and investment fund shares	39
AF.6	Insurance, pension and standardised guarantee schemes	48
AF.7	Financial derivatives and employee stock options	8
AF.8	Other accounts receivable/payable	0

IV.2: Changes in balance sheet

Assets

Total changes in assets		
AF	Financial assets	230
AF.1	Monetary gold and SDRs	10
AF.2	Currency and deposits	10
AF.3	Debt securities	96
AF.4	Loans	53
AF.5	Equity and investment fund shares	44
AF.6	Insurance, pension and standardised guarantee schemes	8
AF.7	Financial derivatives and employee stock options	8
AF.8	Other accounts receivable/payable	1

Liabilities and net worth

Total changes in liabilities		
B.10	<i>Changes in net worth</i>	2
B.101	Changes in net worth due to saving and capital transfers	- 5
B.102	Changes in net worth due to other changes in volume of assets	- 1
B.103	Changes in net worth due to nominal holding gains and losses	10
B.1031	Changes in net worth due to neutral holding gains and losses	6
B.1032	Changes in net worth due to real holding gains and losses	4

IV: Balance sheets

IV.3: Closing balance sheet

Assets			Liabilities and net worth		
AN	Non-financial assets	89	AF	Liabilities	3 768
AN.1	Produced non-financial assets	63	AF.1	Monetary gold and SDRs	
AN.11	Fixed assets	50	AF.2	Currency and deposits	1 346
AN.12	Inventories	0	AF.3	Debt securities	1 117
AN.13	Valuables	13	AF.4	Loans	0
AN.2	Non-produced non-financial assets	26	AF.5	Equity and investment fund shares	804
AN.21	Natural resources	22	AF.6	Insurance, pension and standardised guarantee schemes	483
AN.22	Contracts, leases and licences	4	AF.7	Financial derivatives and employee stock options	18
AN.23	Purchases less sales of goodwill and marketing assets	0	AF.8	Other accounts receivable/payable	0
AF	Financial assets	3 651			
AF.1	Monetary gold and SDRs	700			
AF.2	Currency and deposits	10			
AF.3	Debt securities	1 046			

IV: Balance sheets

IV.3: Closing balance sheet

Assets			Liabilities and net worth	
AF.4	Loans	1 240		
AF.5	Equity and investment fund shares	595		
AF.6	Insurance, pension and standardised guarantee schemes	38		
AF.7	Financial derivatives and employee stock options	21		
AF.8	Other accounts receivable/payable	1		
			B.90	<i>Net worth</i>
				– 28

Table 24.5 Full sequence of accounts for general government

I: Production account

Uses			Resources		
P.2	Intermediate consumption	222	P.1	Output	348
			P.11	Market output	0
			P.12	Output for own final use	0
			P.13	Non-market output	348
B.1g	<i>Value added, gross</i>	126			
P.51c	Consumption of fixed capital	27			
B.1n	<i>Value added, net</i>	99			

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	98	B.1g	<i>Value added, gross</i>	126
D.11	Wages and salaries	63	B.1n	<i>Value added, net</i>	99
D.12	Employers' social contributions	55			
D.121	Employers' actual social contributions	51			
D.1211	Employers' actual pension contributions	48			
D.1212	Employers' actual non-pension contributions	3			
D.122	Employers' imputed social contributions	4			
D.1221	Employers' imputed pension contributions	4			
D.1222	Employers' imputed non-pension contributions	0			
D.29	Other taxes on production	1			
D.39	Other subsidies on production	0			
B.2g	<i>Operating surplus, gross</i>	27			
P.51c1	Consumption of fixed capital on gross operating surplus	27			
B.2n	<i>Operating surplus, net</i>	0			

II.1.2: Allocation of primary income account

Uses			Resources		
D.4	Property income	42	B.2g	<i>Operating surplus, gross</i>	27
D.41	Interest	35	B.2n	<i>Operating surplus, net</i>	0
D.45	Rent	7			
			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
			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

II.1.2: Allocation of primary income account

Uses	Resources
	D.4 Property income 22
	D.41 Interest 14
	D.42 Distributed income of corporations 7
	D.421 Dividends 5
	D.422 Withdrawals from income of quasi-corporations 2
	D.43 Reinvested earnings on foreign direct investment 0
	D.44 Other investment income 1
	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 1
	D.4431 Dividends attributable to collective investment fund shareholders 0
	D.4432 Retained earnings attributable to collective investment fund shareholders 1
	D.45 Rent 0
B.5g <i>Balance of primary incomes, gross</i> 198	
B.5n <i>Balance of primary incomes, net</i> 171	

II.2: Secondary distribution of income account

Uses			Resources		
	Current transfers	248	B.5g	<i>Balance of primary incomes, gross</i>	198
D.5	Current taxes on income, wealth, etc.	0	B.5n	<i>Balance of primary incomes, net</i>	171
D.51	Taxes on income	0			
D.59	Other current taxes	0		Current transfers	367
D.62	Social benefits other than social transfers in kind	112	D.5	Current taxes on income, wealth, etc.	213
D.621	Social security benefits in cash	53	D.51	Taxes on income	204
D.6211	Social security pension benefits in cash	45	D.59	Other current taxes	9
D.6212	Social security non-pension benefits in cash	8	D.61	Net social contributions	50
D.622	Other social insurance benefits	7	D.611	Employers' actual social contributions	38
D.6221	Other social insurance pension benefits	5	D.6111	Employers' actual pension contributions	35
D.6222	Other social insurance non-pension benefits	2	D.6112	Employers' actual non-pension contributions	3
D.623	Social assistance benefits in cash	52	D.612	Employers' imputed social contributions	4
			D.6121	Employers' imputed pension contributions	4

II.2: Secondary distribution of income account

Uses			Resources		
D.7	Other current transfers	136	D.6122	Employers' imputed non-pension contributions	0
D.71	Net non-life insurance premiums	4	D.613	Households' actual social contributions	9
D.711	Net non-life direct insurance premiums	4	D.6131	Households' actual pension contributions	6
D.712	Net non-life reinsurance premiums		D.6132	Households' actual non-pension contributions	3
D.72	Non-life insurance claims				
D.721	Non-life direct insurance claims		D.7	Other current transfers	104
D.722	Non-life reinsurance claims		D.71	Net non-life insurance premiums	
D.73	Current transfers within general government	96	D.711	Net non-life direct insurance premiums	
D.74	Current international cooperation	22	D.712	Net non-life reinsurance premiums	
D.75	Miscellaneous current transfers	5	D.72	Non-life insurance claims	1
D.751	Current transfers to NPISHs	5	D.721	Non-life direct insurance claims	1
D.752	Current transfers between households		D.722	Non-life reinsurance claims	
D.759	Other miscellaneous current transfers	0	D.73	Current transfers within general government	96
D.76	VAT- and GNI-based EU own resources	9	D.74	Current international cooperation	1
			D.75	Miscellaneous current transfers	6
			D.751	Current transfers to NPISHs	
			D.752	Current transfers between households	
			D.759	Other miscellaneous current transfers	6
B.6g	<i>Disposable income, gross</i>	317			
B.6n	<i>Disposable income, net</i>	290			

II.3: Redistribution of income in kind account

Uses			Resources		
D.63	Social transfers in kind	184	B.6g	<i>Disposable income, gross</i>	317
D.631	Social transfers in kind — non-market production	180	B.6n	<i>Disposable income, net</i>	290
D.632	Social transfers in kind — purchased market production	4			
B.7g	<i>Adjusted disposable income, gross</i>	133			
B.7n	<i>Adjusted disposable income, net</i>	106			

II.4: Use of income account

II.4.1: Use of disposable income account

Uses		Resources			
		B.6g	<i>Disposable income, gross</i>	317	
P.3	Final consumption expenditure	352	B.6n	<i>Disposable income, net</i>	290
P.31	Individual consumption expenditure	184			
P.32	Collective consumption expenditure	168			
D.8	Adjustment for the change in pension entitlements	0			
B.8g	<i>Saving, gross</i>	- 35			
B.8n	<i>Saving, net</i>	- 62			

II.4.2: Use of adjusted disposable income account

Uses		Resources	
		B.7g	<i>Adjusted disposable income, gross</i> 133
P.4	Actual final consumption 168	B.7n	<i>Adjusted disposable income, net</i> 106
P.41	Actual individual consumption		
P.42	Actual collective consumption 168		
D.8	Adjustment for the change in pension entitlements 0		
B.8g	<i>Saving, gross</i> - 35		
B.8n	<i>Saving, net</i> - 62		

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>
	–		– 62
	90		
		D.9r	Capital transfers, receivable
			6
		D.91r	Capital taxes, receivable
			2
		D.92r	Investment grants, receivable
			0
		D.99r	Other capital transfers, receivable
			4
		D.9p	Capital transfers, payable
			– 34
		D.91p	Capital taxes, payable
			0
		D.92p	Investment grants, payable
			– 27
		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	38	B.101	<i>Changes in net worth due to saving and capital transfers</i>	– 90
P.5n	Net capital formation	11			
P.51g	Gross fixed capital formation	35			
P.511	Acquisitions less disposals of fixed assets	35			
P.5111	Acquisitions of new fixed assets	38			
P.5112	Acquisitions of existing fixed assets	0			
P.5113	Disposal of existing fixed assets	– 3			
P.512	Costs of ownership transfer on non-produced assets				
P.51c	Consumption of fixed capital	– 27			
P.52	Changes in inventories	0			
P.53	Acquisitions less disposals of valuables	3			
NP	Acquisitions less disposals of non-produced assets	2			
NP.1	Acquisitions less disposals of natural resources	2			
NP.2	Acquisitions less disposals of contracts, leases and licences	0			
NP.3	Purchases less sales of goodwill and marketing assets				
B.9	<i>Net lending (+)/net borrowing (–)</i>	– 103			

III.2: Financial account

Changes in assets

F	Net acquisition of financial assets	- 10
F.1	Monetary gold and SDRs	
F.11	Monetary gold	
F.12	SDRs	
F.2	Currency and deposits	- 26
F.21	Currency	2
F.22	Transferable deposits	- 27
F.221	Inter-bank positions	
F.229	Other transferable deposits	- 27
F.29	Other deposits	- 1
F.3	Debt securities	4
F.31	Short-term	1
F.32	Long-term	3
F.4	Loans	3
F.41	Short-term	1
F.42	Long-term	2

Changes in liabilities and net worth

B.9	<i>Net lending (+)/net borrowing (-)</i>	- 103
F	Net incurrence of liabilities	93
F.1	Monetary gold and SDRs	
F.11	Monetary gold	
F.12	SDRs	
F.2	Currency and deposits	37
F.21	Currency	35
F.22	Transferable deposits	2
F.221	Inter-bank positions	
F.229	Other transferable deposits	2
F.29	Other deposits	0
F.3	Debt securities	38
F.31	Short-term	4
F.32	Long-term	34
F.4	Loans	9
F.41	Short-term	3
F.42	Long-term	6

III.2: Financial account

Changes in assets

F.5	Equity and investment fund shares	3
F.51	Equity	3
F.511	Listed shares	1
F.512	Unlisted shares	1
F.519	Other equity	1
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	0
F.62	Life insurance and annuity entitlements	0
F.63	Pension entitlements	
F.64	Claim of pension fund on pension managers	
F.65	Entitlements to non-pension benefits	
F.66	Provisions for calls under standardised guarantees	1
F.7	Financial derivatives and employee stock options	0

Changes in liabilities and net worth

F.5	Equity and investment fund shares	
F.51	Equity	
F.511	Listed shares	
F.512	Unlisted shares	
F.519	Other equity	
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	0
F.61	Non-life insurance technical reserves	
F.62	Life insurance and annuity entitlements	
F.63	Pension entitlements	
F.64	Claim of pension fund on pension managers	
F.65	Entitlements to non-pension benefits	
F.66	Provisions for calls under standardised guarantees	0
F.7	Financial derivatives and employee stock options	0

III.2: Financial account

Changes in assets

F.71	Financial derivatives	0
F.711	Options	0
F.712	Forwards	0
F.72	Employee stock options	0
F.8	Other accounts receivable/payable	5
F.81	Trade credits and advances	1
F.89	Other accounts receivable/payable, excluding trade credits and advances	4

Changes in liabilities and net worth

F.71	Financial derivatives	0
F.711	Options	0
F.712	Forwards	0
F.72	Employee stock options	0
F.8	Other accounts receivable/payable	9
F.81	Trade credits and advances	6
F.89	Other accounts receivable/payable, excluding trade credits and advances	3

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	7	K.5	Other changes in volume n.e.c.	0
AN.1	Produced non-financial assets	3	AN.1	Produced non-financial assets	
AN.2	Non-produced non-financial assets	4	AN.2	Non-produced non-financial assets	
AN.21	Natural resources	4	AF	Financial assets/liabilities	0
AN.22	Contracts, leases and licences	0	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	- 2	AN.1	Produced non-financial assets	0
K.21	Depletion of natural resources	- 2	AN.2	Non-produced non-financial assets	0
AN.21	Natural resources	- 2	AF	Financial assets/liabilities	2
K.22	Other economic disappearance of non-produced assets	0	K.62	Changes in classification of assets and liabilities	0
AN.21	Natural resources	0	AN.1	Produced non-financial assets	0
AN.22	Contracts, leases and licences	0	AN.2	Non-produced non-financial assets	0
AN.23	Purchases less sales of goodwill and marketing assets		AF	Financial assets/liabilities	0
K.3	Catastrophic losses	- 6		Total other changes in volume	2
AN.1	Produced non-financial assets	- 4	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	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.	0	AN.23	Purchases less sales of goodwill and marketing assets	
AN.1	Produced non-financial assets	0	AF	Financial assets	2
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	-4	AF.3	Debt securities	
K.61	Changes in sector classification and structure	-4	AF.4	Loans	0
AN.1	Produced non-financial assets	-3	AF.5	Equity and investment fund shares	2
AN.2	Non-produced non-financial assets	-1	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	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		0			
AN.1	Produced non-financial assets	- 3			
AN.11	Fixed assets	- 3			
AN.12	Inventories	0			
AN.13	Valuables	0			
AN.2	Non-produced non-financial assets	3			
AN.21	Natural resources	1			
AN.22	Contracts, leases and licences	2			
AN.23	Purchases less sales of goodwill and marketing assets				

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	0		
AF.1	Monetary gold and SDRs			
AF.2	Currency and deposits			
AF.3	Debt securities			
AF.4	Loans			
AF.5	Equity and investment fund shares			
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>

III.3.2: Revaluation account

Changes in assets

K.7	Nominal holding gains (+)/losses(-)	
AN	Non-financial assets	44
AN.1	Produced non-financial assets	21
AN.11	Fixed assets	18
AN.12	Inventories	1
AN.13	Valuables	2
AN.2	Non-produced non-financial assets	23
AN.21	Natural resources	23
AN.22	Contracts, leases and licences	0
AN.23	Purchases less sales of goodwill and marketing assets	0
AF	Financial assets	1
AF.1	Monetary gold and SDRs	1
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	
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	7
AF.1	Monetary gold and SDRs	0
AF.2	Currency and deposits	0
AF.3	Debt securities	7
AF.4	Loans	0
AF.5	Equity and investment fund shares	0
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	38

III.3.2.1: Neutral holding gains/losses account

Changes in assets

K.71	Neutral holding gains (+)/losses (-)	
AN	Non-financial assets	32
AN.1	Produced non-financial assets	20
AN.11	Fixed assets	18
AN.12	Inventories	1
AN.13	Valuables	1
AN.2	Non-produced non-financial assets	12
AN.21	Natural resources	12
AN.22	Contracts, leases and licences	0
AN.23	Purchases less sales of goodwill and marketing assets	
AF	Financial assets	8
AF.1	Monetary gold and SDRs	2
AF.2	Currency and deposits	3
AF.3	Debt securities	0
AF.4	Loans	3
AF.5	Equity and investment fund shares	0
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.71	Neutral holding gains (-)/losses (+)	
AF	Liabilities	13
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	2
AF.3	Debt securities	4
AF.4	Loans	7
AF.5	Equity and investment fund shares	0
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.1031	<i>Changes in net worth due to neutral holding gains/losses</i>	27

III.3.2.2: Real holding gains/losses account

Changes in assets

K.72	Real holding gains (+)/losses (-)	
AN	Non-financial assets	12
AN.1	Produced non-financial assets	1
AN.11	Fixed assets	0
AN.12	Inventories	0
AN.13	Valuables	1
AN.2	Non-produced non-financial assets	11
AN.21	Natural resources	11
AN.22	Contracts, leases and licences	0
AN.23	Purchases less sales of goodwill and marketing assets	
AF	Financial assets	- 7
AF.1	Monetary gold and SDRs	- 1
AF.2	Currency and deposits	- 3
AF.3	Debt securities	0
AF.4	Loans	- 3
AF.5	Equity and investment fund shares	0
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.72	Real holding gains (-)/losses (+)	
AF	Liabilities	- 6
AF.1	Monetary gold and SDRs	0
AF.2	Currency and deposits	- 2
AF.3	Debt securities	3
AF.4	Loans	- 7
AF.5	Equity and investment fund shares	0
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.1032 *Changes in net worth due to real holding gains/losses* 11

IV: Balance sheets

IV.1: Opening balance sheet

Assets			Liabilities and net worth		
AN	Non-financial assets	789	AF	Liabilities	687
AN.1	Produced non-financial assets	497	AF.1	Monetary gold and SDRs	0
AN.11	Fixed assets	467	AF.2	Currency and deposits	102
AN.12	Inventories	22	AF.3	Debt securities	212
AN.13	Valuables	8	AF.4	Loans	328
AN.2	Non-produced non-financial assets	292	AF.5	Equity and investment fund shares	4
AN.21	Natural resources	286	AF.6	Insurance, pension and standardised guarantee schemes	19
AN.22	Contracts, leases and licences	6	AF.7	Financial derivatives and employee stock options	0
AN.23	Purchases less sales of goodwill and marketing assets		AF.8	Other accounts receivable/payable	22
AF	Financial assets	396			
AF.1	Monetary gold and SDRs	80			
AF.2	Currency and deposits	150			
AF.3	Debt securities	0			
AF.4	Loans	115			
AF.5	Equity and investment fund shares	12			
AF.6	Insurance, pension and standardised guarantee schemes	20			
AF.7	Financial derivatives and employee stock options	0			
AF.8	Other accounts receivable/payable	19			
			B.90	Net worth	498

IV.2: Changes in balance sheet

Assets

Total changes in assets		
AN	Non-financial assets	57
AN.1	Produced non-financial assets	29
AN.11	Fixed assets	23
AN.12	Inventories	1
AN.13	Valuables	5
AN.2	Non-produced non-financial assets	28
AN.21	Natural resources	26
AN.22	Contracts, leases and licences	2
AN.23	Purchases less sales of goodwill and marketing assets	
AF	Financial assets	- 9
AF.1	Monetary gold and SDRs	1
AF.2	Currency and deposits	- 26
AF.3	Debt securities	4
AF.4	Loans	3
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	5

Liabilities and net worth

Total changes in liabilities		
AF	Liabilities	102
AF.1	Monetary gold and SDRs	0
AF.2	Currency and deposits	37
AF.3	Debt securities	45
AF.4	Loans	9
AF.5	Equity and investment fund shares	2
AF.6	Insurance, pension and standardised guarantee schemes	0
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	9

IV.2: Changes in balance sheet

Assets

Total changes in assets

Liabilities and net worth

Total changes in liabilities

B.10	<i>Changes in net worth</i>	–
		54
B.101	Changes in net worth due to saving and capital transfers	90
B.102	Changes in net worth due to other changes in volume of assets	– 2
B.103	Changes in net worth due to nominal holding gains and losses	38
B.1031	Changes in net worth due to neutral holding gains and losses	27
B.1032	Changes in net worth due to real holding gains and losses	11

IV: Balance sheets

IV.3: Closing balance sheet

Assets			Liabilities and net worth		
AN	Non-financial assets	846	AF	Liabilities	789
AN.1	Produced non-financial assets	526	AF.1	Monetary gold and SDRs	0
AN.11	Fixed assets	490	AF.2	Currency and deposits	139
AN.12	Inventories	23	AF.3	Debt securities	257
AN.13	Valuables	13	AF.4	Loans	337
AN.2	Non-produced non-financial assets	320	AF.5	Equity and investment fund shares	6
AN.21	Natural resources	312	AF.6	Insurance, pension and standardised guarantee schemes	19
AN.22	Contracts, leases and licences	8	AF.7	Financial derivatives and employee stock options	0
AN.23	Purchases less sales of goodwill and marketing assets	0	AF.8	Other accounts receivable/payable	31
AF	Financial assets	387			
AF.1	Monetary gold and SDRs	81			
AF.2	Currency and deposits	124			
AF.3	Debt securities	4			
AF.4	Loans	118			
AF.5	Equity and investment fund shares	15			
AF.6	Insurance, pension and standardised guarantee schemes	21			
AF.7	Financial derivatives and employee stock options	0			
AF.8	Other accounts receivable/payable	24			
			B.90	Net worth	444

Table 24.6 Full sequence of accounts for households

I: Production account

Uses			Resources		
P.2	Intermediate consumption	115	P.1	Output	270
			P.11	Market output	123
			P.12	Output for own final use	147
B.1g	<i>Value added, gross</i>	155			
P.51c	Consumption of fixed capital	23			
B.1n	<i>Value added, net</i>	132			

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	11	B.1g	<i>Value added, gross</i>	155
D.11	Wages and salaries	11	B.1n	<i>Value added, net</i>	132
D.12	Employers' social contributions	0			
D.121	Employers' actual social contributions	0			
D.1211	Employers' actual pension contributions	0			
D.1212	Employers' actual non-pension contributions	0			
D.122	Employers' imputed social contributions	0			
D.1221	Employers' imputed pension contributions	0			
D.1222	Employers' imputed non-pension contributions	0			
D.29	Other taxes on production	0			
D.39	Other subsidies on production	- 1			
B.2g	<i>Operating surplus, gross</i>	84			
B.3g	<i>Mixed income, gross</i>	61			
P.51c1	Consumption of fixed capital on gross operating surplus	15			
P.51c2	Consumption of fixed capital on gross mixed income	8			
B.2n	<i>Operating surplus, net</i>	69			
B.3n	<i>Mixed income, net</i>	53			

II.1.2: Allocation of primary income account

Uses

D.4	Property income	41
D.41	Interest	14
D.45	Rent	27

Resources

B.2g	<i>Operating surplus, gross</i>	84
B.3g	<i>Mixed income, gross</i>	61
B.2n	<i>Operating surplus, net</i>	69
B.3n	<i>Mixed income, net</i>	53
D.1	Compensation of employees	1 154
D.11	Wages and salaries	954
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

II.1.2: Allocation of primary income account

Uses		Resources		
		D.1222	Employers' imputed non-pension contributions	1
		D.4	Property income	123
		D.41	Interest	49
		D.42	Distributed income of corporations	20
		D.421	Dividends	13
		D.422	Withdrawals from income of quasi-corporations	7
		D.43	Reinvested earnings on foreign direct investment	3
		D.44	Other investment income	30
		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	2
		D.4431	Dividends attributable to collective investment fund shareholders	2
		D.4432	Retained earnings attributable to collective investment fund shareholders	0
		D.45	Rent	21
B.5g	<i>Balance of primary incomes, gross</i>			1 381
B.5n	<i>Balance of primary incomes, net</i>			1 358

II.2: Secondary distribution of income account

Uses			Resources		
	Current transfers	582	B.5g	<i>Balance of primary incomes, gross</i>	1 381
D.5	Current taxes on income, wealth, etc.	178	B.5n	<i>Balance of primary incomes, net</i>	1 358
D.51	Taxes on income	176			
D.59	Other current taxes	2		Current transfers	420
D.61	Net social contributions	333	D.61	Net social contributions	0
D.611	Employers' actual social contributions	181	D.611	Employers' actual social contributions	0
D.6111	Employers' actual pension contributions	168	D.6111	Employers' actual pension contributions	0
D.6112	Employers' actual non-pension contributions	13	D.6112	Employers' actual non-pension contributions	0
D.612	Employers' imputed social contributions	19	D.612	Employers' imputed social contributions	0
D.6121	Employers' imputed pension contributions	18	D.6121	Employers' imputed pension contributions	0
D.6122	Employers' imputed non-pension contributions	1	D.6122	Employers' imputed non-pension contributions	0
D.613	Households' actual social contributions	129	D.613	Households' actual social contributions	0
D.6131	Households' actual pension contributions	115	D.6131	Households' actual pension contributions	0
D.6132	Households' actual non-pension contributions	14	D.6132	Households' actual non-pension contributions	0
D.614	Households' social contribution supplements	10	D.614	Households' social contribution supplements	0
D.6141	Households' pension contribution supplements	8	D.6141	Households' pension contribution supplements	0
D.6142	Households' non-pension contribution supplements	2	D.6142	Households' non-pension contribution supplements	0
D.61SC	Social insurance scheme service charges	- 6	D.61SC	Social insurance scheme service charges	1

II.2: Secondary distribution of income account

Uses			Resources		
D.62	Social benefits other than social transfers in kind	0	D.62	Social benefits other than social transfers in kind	384
D.622	Other social insurance benefits	0	D.621	Social security benefits in cash	53
D.6221	Other social insurance pension benefits	0	D.6211	Social security pension benefits in cash	45
D.6222	Other social insurance non-pension benefits	0	D.6212	Social security non-pension benefits in cash	8
			D.622	Other social insurance benefits	279
D.7	Other current transfers	71	D.6221	Other social insurance pension benefits	250
D.71	Net non-life insurance premiums	31	D.6222	Other social insurance non-pension benefits	29
D.711	Net non-life direct insurance premiums	31	D.623	Social assistance benefits in cash	52
D.75	Miscellaneous current transfers	40	D.7	Other current transfers	36
D.751	Current transfers to NPISHs	29	D.72	Non-life insurance claims	35
D.752	Current transfers between households	7	D.721	Non-life direct insurance claims	35
D.759	Other miscellaneous current transfers	4	D.75	Miscellaneous current transfers	1
			D.751	Current transfers to NPISHs	0
			D.752	Current transfers between households	1
			D.759	Other miscellaneous current transfers	0
B.6g	<i>Disposable income, gross</i>	1 219			
B.6n	<i>Disposable income, net</i>	1 196			

II.3: Redistribution of income in kind account

Uses		Resources	
		B.6g	1 219
		B.6n	1 196
		D.63	215
		D.631	211
		D.632	4
B.7g	1 434		
B.7n	1 411		

II.4: Use of income account

II.4.1: Use of disposable income account

Uses		Resources		
		B.6g	<i>Disposable income, gross</i> 1 219	
P.3	Final consumption expenditure	1 015	B.6n	<i>Disposable income, net</i> 1 196
P.31	Individual consumption expenditure	1 015		
			D.8	Adjustment for the change in pension entitlements 11
B.8g	<i>Saving, gross</i>	215		
B.8n	<i>Saving, net</i>	192		

II.4.2: Use of adjusted disposable income account

Uses		Resources	
		B.7g	<i>Adjusted disposable income, gross</i> 1 434
P.4	Actual final consumption	1 230	
		B.7n	<i>Adjusted disposable income, net</i> 1 411
P.41	Actual individual consumption	1 230	
		D.8	Adjustment for the change in pension entitlements 11
B.8g	<i>Saving, gross</i>	215	
B.8n	<i>Saving, net</i>	192	

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>	210	B.8n	<i>Saving, net</i>	192
			D.9r	Capital transfers, receivable	23
			D.92r	Investment grants, receivable	0
			D.99r	Other capital transfers, receivable	23
			D.9p	Capital transfers, payable	- 5
			D.91p	Capital taxes, payable	- 2
			D.92p	Investment grants, payable	
			D.99p	Other capital transfers, payable	- 3

III.1.2: Acquisition of non-financial assets account

Changes in assets			Changes in liabilities and net worth		
P.5g	Gross capital formation	55	B.101	<i>Changes in net worth due to saving and capital transfers</i>	210
P.5n	Net capital formation	32			
P.51g	Gross fixed capital formation	48			
P.511	Acquisitions less disposals of fixed assets	48			
P.5111	Acquisitions of new fixed assets	45			
P.5112	Acquisitions of existing fixed assets	3			
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	- 23			
P.52	Changes in inventories	2			
P.53	Acquisitions less disposals of valuables	5			
NP	Acquisitions less disposals of non-produced assets	4			
NP.1	Acquisitions less disposals of natural resources	3			
NP.2	Acquisitions less disposals of contracts, leases and licences	1			
NP.3	Purchases less sales of goodwill and marketing assets				
B.9	<i>Net lending (+)/net borrowing (-)</i>	174			

III.2: Financial account

Changes in assets

F	Net acquisition of financial assets	189
F.2	Currency and deposits	64
F.21	Currency	10
F.22	Transferable deposits	27
F.229	Other transferable deposits	27
F.29	Other deposits	27
F.3	Debt securities	10
F.31	Short-term	3
F.32	Long-term	7
F.4	Loans	3
F.41	Short-term	3
F.42	Long-term	0
F.5	Equity and investment fund shares	66
F.51	Equity	53
F.511	Listed shares	48

Changes in liabilities and net worth

B.9	Net lending (+)/net borrowing (-)	174
F	Net incurrence of liabilities	15
F.3	Debt securities	0
F.31	Short-term	0
F.32	Long-term	0
F.4	Loans	11
F.41	Short-term	2
F.42	Long-term	9
F.7	Financial derivatives and employee stock options	0
F.71	Financial derivatives	0
F.711	Options	0
F.712	Forwards	0
F.72	Employee stock options	0
F.8	Other accounts receivable/payable	4
F.81	Trade credits and advances	4
F.89	Other accounts receivable/payable, excluding trade credits and advances	0

III.2: Financial account

Changes in assets

F.512	Unlisted shares	2
F.519	Other equity	3
F.52	Investment fund shares/units	13
F.521	Money market fund shares/units	5
F.522	Non-MMF investment fund shares/units	8
F.6	Insurance, pension and standardised guarantee schemes	39
F.61	Non-life insurance technical reserves	4
F.62	Life insurance and annuity entitlements	22
F.63	Pension entitlements	11
F.64	Claim of pension fund on pension managers	
F.65	Entitlements to non-pension benefits	2
F.66	Provisions for calls under standardised guarantees	0
F.7	Financial derivatives and employee stock options	3
F.71	Financial derivatives	1
F.711	Options	1
F.712	Forwards	0
F.72	Employee stock options	2
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

Changes in liabilities and net worth

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

III.3.2: Revaluation account

Changes in assets

K.7	Nominal holding gains (+)/ losses(-)	
AN	Non-financial assets	80
AN.1	Produced non-financial assets	35
AN.11	Fixed assets	28
AN.12	Inventories	2
AN.13	Valuables	5
AN.2	Non-produced non-financial assets	45
AN.21	Natural resources	45
AN.22	Contracts, leases and licences	0
AN.23	Purchases less sales of goodwill and marketing assets	0
AF	Financial assets	16
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	
AF.3	Debt securities	6
AF.4	Loans	0
AF.5	Equity and investment fund shares	10
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	0
AF.1	Monetary gold and SDRs	
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	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* 96

III.3.2.1: Neutral holding gains/losses account

Changes in assets

K.71	Neutral holding gains (+)/losses (-)	
AN	Non-financial assets	56
AN.1	Produced non-financial assets	34
AN.11	Fixed assets	28
AN.12	Inventories	2
AN.13	Valuables	4
AN.2	Non-produced non-financial assets	22
AN.21	Natural resources	22
AN.22	Contracts, leases and licences	0
AN.23	Purchases less sales of goodwill and marketing assets	0
AF	Financial assets	36
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	17
AF.3	Debt securities	4
AF.4	Loans	0
AF.5	Equity and investment fund shares	9
AF.6	Insurance, pension and standardised guarantee schemes	5
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	1

Changes in liabilities and net worth

K.71	Neutral holding gains (-)/losses (+)	
AF	Liabilities	5
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	0
AF.3	Debt securities	0
AF.4	Loans	3
AF.5	Equity and investment fund shares	0
AF.6	Insurance, pension and standardised guarantee schemes	0
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	2
B.1031	<i>Changes in net worth due to neutral holding gains/losses</i>	87

III.3.2.2: Real holding gains/losses account

Changes in assets

K.72	Real holding gains (+)/losses (-)	
AN	Non-financial assets	24
AN.1	Produced non-financial assets	1
AN.11	Fixed assets	0
AN.12	Inventories	0
AN.13	Valuables	1
AN.2	Non-produced non-financial assets	23
AN.21	Natural resources	23
AN.22	Contracts, leases and licences	0
AN.23	Purchases less sales of goodwill and marketing assets	0
AF	Financial assets	- 20
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	- 17
AF.3	Debt securities	2
AF.4	Loans	0
AF.5	Equity and investment fund shares	1
AF.6	Insurance, pension and standardised guarantee schemes	- 5
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	- 1

Changes in liabilities and net worth

K.72	Real holding gains (-)/losses (+)	
AF	Liabilities	- 5
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	0
AF.3	Debt securities	0
AF.4	Loans	- 3
AF.5	Equity and investment fund shares	0
AF.6	Insurance, pension and standardised guarantee schemes	
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	- 2
B.1032	Changes in net worth due to real holding gains/losses	9

IV: Balance sheets

IV.1: Opening balance sheet

Assets			Liabilities and net worth		
AN	Non-financial assets	1 429	AF	Liabilities	189
AN.1	Produced non-financial assets	856	AF.1	Monetary gold and SDRs	
AN.11	Fixed assets	713	AF.2	Currency and deposits	10
AN.12	Inventories	48	AF.3	Debt securities	2
AN.13	Valuables	95	AF.4	Loans	169
AN.2	Non-produced non-financial assets	573	AF.5	Equity and investment fund shares	
AN.21	Natural resources	573	AF.6	Insurance, pension and standardised guarantee schemes	
AN.22	Contracts, leases and licences	0	AF.7	Financial derivatives and employee stock options	0
AN.23	Purchases less sales of goodwill and marketing assets	0	AF.8	Other accounts receivable/payable	8
AF	Financial assets	3 260			
AF.1	Monetary gold and SDRs				
AF.2	Currency and deposits	840			
AF.3	Debt securities	198			
AF.4	Loans	24			
AF.5	Equity and investment fund shares	1 749			
AF.6	Insurance, pension and standardised guarantee schemes	391			
AF.7	Financial derivatives and employee stock options	3			
AF.8	Other accounts receivable/payable	55			
			B.90	Net worth	4 500

IV.2: Changes in balance sheet

Assets

Total changes in assets		
AN	Non-financial assets	115
AN.1	Produced non-financial assets	67
AN.11	Fixed assets	53
AN.12	Inventories	4
AN.13	Valuables	10
AN.2	Non-produced non-financial assets	48
AN.21	Natural resources	48
AN.22	Contracts, leases and licences	0
AN.23	Purchases less sales of goodwill and marketing assets	0
AF	Financial assets	205
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	64
AF.3	Debt securities	16
AF.4	Loans	3
AF.5	Equity and investment fund shares	76
AF.6	Insurance, pension and standardised guarantee schemes	39
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	16
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	0
AF.3	Debt securities	0
AF.4	Loans	11
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	4

IV.2: Changes in balance sheet

Assets

Total changes in assets

Liabilities and net worth

Total changes in liabilities

B.10	<i>Changes in net worth</i>	304
B.101	Changes in net worth due to saving and capital transfers	210
B.102	Changes in net worth due to other changes in volume of assets	- 1
B.103	Changes in net worth due to nominal holding gains and losses	96
B.1031	Changes in net worth due to neutral holding gains and losses	87
B.1032	Changes in net worth due to real holding gains and losses	9

IV: Balance sheets

IV.3: Closing balance sheet

Assets			Liabilities and net worth		
AN	Non-financial assets	1 544	AF	Liabilities	205
AN.1	Produced non-financial assets	923	AF.1	Monetary gold and SDRs	
AN.11	Fixed assets	766	AF.2	Currency and deposits	10
AN.12	Inventories	52	AF.3	Debt securities	2
AN.13	Valuables	105	AF.4	Loans	180
AN.2	Non-produced non-financial assets	621	AF.5	Equity and investment fund shares	0
AN.21	Natural resources	621	AF.6	Insurance, pension and standardised guarantee schemes	1
AN.22	Contracts, leases and licences	0	AF.7	Financial derivatives and employee stock options	0
AN.23	Purchases less sales of goodwill and marketing assets	0	AF.8	Other accounts receivable/payable	12
AF	Financial assets	3 465			
AF.1	Monetary gold and SDRs				
AF.2	Currency and deposits	904			
AF.3	Debt securities	214			
AF.4	Loans	27			
AF.5	Equity and investment fund shares	1 825			
AF.6	Insurance, pension and standardised guarantee schemes	430			
AF.7	Financial derivatives and employee stock options	6			
AF.8	Other accounts receivable/payable	59			
			B.90	Net worth	4 804

Table 24.7 Full sequence of accounts for non-profit institutions serving households

I: Production account

Uses			Resources		
P.2	Intermediate consumption	17	P.1	Output	32
			P.11	Market output	0
			P.12	Output for own final use	0
			P.13	Non-market output	32
B.1g	<i>Value added, gross</i>	15			
P.51c	Consumption of fixed capital	3			
B.1n	<i>Value added, net</i>	12			

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	11	B.1g	<i>Value added, gross</i>	15
D.11	Wages and salaries	6	B.1n	<i>Value added, net</i>	12
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	1			
D.39	Other subsidies on production	0			
B.2g	<i>Operating surplus, gross</i>	3			
P.51c1	Consumption of fixed capital on gross operating surplus	3			
B.2n	<i>Operating surplus, net</i>	0			

II.1.2: Allocation of primary income account

Uses

D.4	Property income	6
D.41	Interest	6
D.45	Rent	0

Resources

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

II.1.2: Allocation of primary income account

Uses		Resources	
		D.443	Investment income attributable to collective
			investment fund shareholders 0
		D.4431	Dividends attributable to collective
			investment fund shareholders 0
		D.4432	Retained earnings attributable to collective
			investment fund shareholders 0
		D.45	Rent 0
B.5g	<i>Balance of primary incomes, gross</i>		4
B.5n	<i>Balance of primary incomes, net</i>		1

II.2: Secondary distribution of income account

Uses			Resources		
	Current transfers	7	B.5g	<i>Balance of primary incomes, gross</i>	4
D.5	Current taxes on income, wealth, etc.	0	B.5n	<i>Balance of primary incomes, net</i>	1
D.51	Taxes on income	0			
D.59	Other current taxes	0		Current transfers	40
D.62	Social benefits other than social transfers in kind	5	D.61	Net social contributions	5
D.621	Social security benefits in cash		D.611	Employers' actual social contributions	3
D.6211	Social security pension benefits in cash		D.6111	Employers' actual pension contributions	2
D.6212	Social security non-pension benefits in cash		D.6112	Employers' actual non-pension contributions	1
D.622	Other social insurance benefits	5	D.612	Employers' imputed social contributions	1
D.6221	Other social insurance pension benefits	3	D.6121	Employers' imputed pension contributions	1
D.6222	Other social insurance non-pension benefits	2	D.6122	Employers' imputed non-pension contributions	0
			D.613	Households' actual social contributions	1

II.2: Secondary distribution of income account

Uses			Resources		
D.623	Social assistance benefits in cash		D.6131	Households' actual pension contributions	0
			D.6132	Households' actual non-pension contributions	1
D.7	Other current transfers	2	D.7	Other current transfers	36
D.71	Net non-life insurance premiums	0	D.72	Non-life insurance claims	0
D.711	Net non-life direct insurance premiums	0	D.721	Non-life direct insurance claims	0
D.712	Net non-life reinsurance premiums		D.722	Non-life reinsurance claims	
D.72	Non-life insurance claims		D.73	Current transfers within general government	
D.721	Non-life direct insurance claims		D.74	Current international cooperation	
D.722	Non-life reinsurance claims		D.75	Miscellaneous current transfers	36
D.73	Current transfers within general government		D.751	Current transfers to NPISHs	36
D.74	Current international cooperation		D.752	Current transfers between households	
D.75	Miscellaneous current transfers	2	D.759	Other miscellaneous current transfers	0
D.751	Current transfers to NPISHs	0			
D.752	Current transfers between households				
D.759	Other miscellaneous current transfers	2			
B.6g	<i>Disposable income, gross</i>	37			
B.6n	<i>Disposable income, net</i>	34			

II.3: Redistribution of income in kind account

Uses			Resources		
D.63	Social transfers in kind	31	B.6g	<i>Disposable income, gross</i>	37
D.631	Social transfers in kind — non-market production	31	B.6n	<i>Disposable income, net</i>	34
D.632	Social transfers in kind — purchased market production	0			
B.7g	<i>Adjusted disposable income, gross</i>	6			
B.7n	<i>Adjusted disposable income, net</i>	3			

II.4: Use of income account

II.4.1: Use of disposable income account

Uses		Resources			
		B.6g	<i>Disposable income, gross</i>	37	
P.3	Final consumption expenditure	32	B.6n	<i>Disposable income, net</i>	34
P.31	Individual consumption expenditure	31			
P.32	Collective consumption expenditure	1			
D.8	Adjustment for the change in pension entitlements	0			
B.8g	<i>Saving, gross</i>	5			
B.8n	<i>Saving, net</i>	2			

II.4.2: Use of adjusted disposable income account

Uses			Resources		
			B.7g	<i>Adjusted disposable income, gross</i>	6
P.4	Actual final consumption	1	B.7n	<i>Adjusted disposable income, net</i>	3
P.41	Actual individual consumption				
P.42	Actual collective consumption	1			
D.8	Adjustment for the change in pension entitlements	0			
B.8g	<i>Saving, gross</i>	5			
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>	- 1	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	0
			D.9p	Capital transfers, payable	- 3
			D.91p	Capital taxes, payable	0
			D.92p	Investment grants, payable	
			D.99p	Other capital transfers, payable	- 3

III.1.2: Acquisition of non-financial assets account

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

III.2: Financial account

Changes in assets

F	Net acquisition of financial assets	2
F.2	Currency and deposits	2
F.21	Currency	1
F.22	Transferable deposits	1
F.229	Other transferable deposits	1
F.29	Other deposits	0
F.3	Debt securities	- 1
F.31	Short-term	0
F.32	Long-term	- 1
F.4	Loans	0
F.41	Short-term	0
F.42	Long-term	0
F.5	Equity and investment fund shares	0
F.51	Equity	0
F.511	Listed shares	0

Changes in liabilities and net worth

B.9	Net lending (+)/net borrowing (-)	- 4
F	Net incurrence of liabilities	6
F.3	Debt securities	0
F.31	Short-term	0
F.32	Long-term	0
F.4	Loans	6
F.41	Short-term	2
F.42	Long-term	4
F.7	Financial derivatives and employee stock options	0
F.71	Financial derivatives	0
F.711	Options	0
F.712	Forwards	0
F.72	Employee stock options	0
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.2: Financial account

Changes in assets

F.512	Unlisted shares	0
F.519	Other equity	0
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	0
F.61	Non-life insurance technical reserves	0
F.62	Life insurance and annuity entitlements	0
F.63	Pension entitlements	
F.64	Claim of pension fund on pension managers	
F.65	Entitlements to non-pension benefits	
F.66	Provisions for calls under standardised guarantees	0
F.7	Financial derivatives and employee stock options	0
F.71	Financial derivatives	0
F.711	Options	0
F.712	Forwards	0
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

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	0	K.5	Other changes in volume n.e.c.	0
AN.1	Produced non-financial assets	0	AN.1	Produced non-financial assets	0
AN.2	Non-produced non-financial assets	0	AN.2	Non-produced non-financial assets	0
AN.21	Natural resources	0	AF	Financial assets/liabilities	0
AN.22	Contracts, leases and licences	0	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	0	AN.1	Produced non-financial assets	0
K.21	Depletion of natural resources	0	AN.2	Non-produced non-financial assets	0
AN.21	Natural resources	0	AF	Financial assets/liabilities	0
K.22	Other economic disappearance of non-produced assets	0	K.62	Changes in classification of assets and liabilities	0
AN.21	Natural resources	0	AN.1	Produced non-financial assets	0
AN.22	Contracts, leases and licences	0	AN.2	Non-produced non-financial assets	0
AN.23	Purchases less sales of goodwill and marketing assets	0	AF	Financial assets/liabilities	0
K.3	Catastrophic losses	0		Total other changes in volume	0
AN.1	Produced non-financial assets	0	AN.1	Produced non-financial assets	0
AN.2	Non-produced non-financial assets	0	AN.11	Fixed assets	0
AF	Financial assets/liabilities	0	AN.12	Inventories	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.4	Uncompensated seizures	0	AN.13	Valuables	0
AN.1	Produced non-financial assets	0	AN.2	Non-produced non-financial assets	0
AN.2	Non-produced non-financial assets	0	AN.21	Natural resources	0
AF	Financial assets	0	AN.22	Contracts, leases and licences	0
K.5	Other changes in volume n.e.c.	0	AN.23	Purchases less sales of goodwill and marketing assets	0
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	0	AF.2	Currency and deposits	
K.6	Changes in classification	0	AF.3	Debt securities	
K.61	Changes in sector classification and structure	0	AF.4	Loans	0
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	0
AF	Financial assets/liabilities	0	AF.7	Financial derivatives and employee stock options	0
K.62	Changes in classification of assets and liabilities	0	AF.8	Other accounts receivable/payable	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		
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		0			
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	0			
AN.21	Natural resources	0			
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	0		
AF.1	Monetary gold and SDRs			
AF.2	Currency and deposits			
AF.3	Debt securities			
AF.4	Loans	0		
AF.5	Equity and investment fund shares	0		
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</i>
				–
				<i>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	8
AN.1	Produced non-financial assets	5
AN.11	Fixed assets	5
AN.12	Inventories	0
AN.13	Valuables	0
AN.2	Non-produced non-financial assets	3
AN.21	Natural resources	3
AN.22	Contracts, leases and licences	0
AN.23	Purchases less sales of goodwill and marketing assets	0
AF	Financial assets	2
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	1
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	0
AF.1	Monetary gold and SDRs	
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	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	10

III.3.2.1: Neutral holding gains/losses account

Changes in assets

K.71	Neutral holding gains (+)/losses (-)	
AN	Non-financial assets	6
AN.1	Produced non-financial assets	5
AN.11	Fixed assets	5
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
AF	Financial assets	3
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	2
AF.3	Debt securities	1
AF.4	Loans	0
AF.5	Equity and investment fund shares	0
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.71	Neutral holding gains (-)/losses (+)	
AF	Liabilities	3
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	1
AF.3	Debt securities	0
AF.4	Loans	1
AF.5	Equity and investment fund shares	0
AF.6	Insurance, pension and standardised guarantee schemes	0
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	1
B.1031	<i>Changes in net worth due to neutral holding gains/losses</i>	6

III.3.2.2: Real holding gains/losses account

Changes in assets

K.72	Real holding gains (+)/losses (-)	
AN	Non-financial assets	2
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	2
AN.21	Natural resources	2
AN.22	Contracts, leases and licences	0
AN.23	Purchases less sales of goodwill and marketing assets	0
AF	Financial assets	- 1
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	- 2
AF.3	Debt securities	0
AF.4	Loans	0
AF.5	Equity and investment fund shares	1
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.72	Real holding gains (-)/losses (+)	
AF	Liabilities	- 3
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	- 1
AF.3	Debt securities	0
AF.4	Loans	- 1
AF.5	Equity and investment fund shares	0
AF.6	Insurance, pension and standardised guarantee schemes	
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	- 1
B.1032	Changes in net worth due to real holding gains/losses	4

IV: Balance sheets

IV.1: Opening balance sheet

Assets			Liabilities and net worth		
AN	Non-financial assets	159	AF	Liabilities	121
AN.1	Produced non-financial assets	124	AF.1	Monetary gold and SDRs	
AN.11	Fixed assets	121	AF.2	Currency and deposits	38
AN.12	Inventories	1	AF.3	Debt securities	0
AN.13	Valuables	2	AF.4	Loans	43
AN.2	Non-produced non-financial assets	35	AF.5	Equity and investment fund shares	
AN.21	Natural resources	35	AF.6	Insurance, pension and standardised guarantee schemes	5
AN.22	Contracts, leases and licences	0	AF.7	Financial derivatives and employee stock options	0
AN.23	Purchases less sales of goodwill and marketing assets	0	AF.8	Other accounts receivable/payable	35
AF	Financial assets	172			
AF.1	Monetary gold and SDRs				
AF.2	Currency and deposits	110			
AF.3	Debt securities	25			
AF.4	Loans	8			
AF.5	Equity and investment fund shares	22			
AF.6	Insurance, pension and standardised guarantee schemes	4			
AF.7	Financial derivatives and employee stock options	0			
AF.8	Other accounts receivable/payable	3			
			B.90	Net worth	210

IV.2: Changes in balance sheet

Assets

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

Liabilities and net worth

Total changes in liabilities		
AF	Liabilities	6
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	0
AF.3	Debt securities	0
AF.4	Loans	6
AF.5	Equity and investment fund shares	0
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

IV.2: Changes in balance sheet

Assets

Total changes in assets

Liabilities and net worth

Total changes in liabilities

B.10	<i>Changes in net worth</i>	9
B.101	Changes in net worth due to saving and capital transfers	- 1
B.102	Changes in net worth due to other changes in volume of assets	0
B.103	Changes in net worth due to nominal holding gains and losses	10
B.1031	Changes in net worth due to neutral holding gains and losses	6
B.1032	Changes in net worth due to real holding gains and losses	4

IV: Balance sheets

IV.3: Closing balance sheet

Assets			Liabilities and net worth		
AN	Non-financial assets	170	AF	Liabilities	127
AN.1	Produced non-financial assets	131	AF.1	Monetary gold and SDRs	
AN.11	Fixed assets	128	AF.2	Currency and deposits	38
AN.12	Inventories	1	AF.3	Debt securities	0
AN.13	Valuables	2	AF.4	Loans	49
AN.2	Non-produced non-financial assets	39	AF.5	Equity and investment fund shares	0
AN.21	Natural resources	39	AF.6	Insurance, pension and standardised guarantee schemes	5
AN.22	Contracts, leases and licences	0	AF.7	Financial derivatives and employee stock options	0
AN.23	Purchases less sales of goodwill and marketing assets	0	AF.8	Other accounts receivable/payable	35
AF	Financial assets	176			
AF.1	Monetary gold and SDRs				
AF.2	Currency and deposits	112			
AF.3	Debt securities	25			
AF.4	Loans	8			

IV: Balance sheets

IV.3: Closing balance sheet

Assets			Liabilities and net worth	
AF.5	Equity and investment fund shares	23		
AF.6	Insurance, pension and standardised guarantee schemes	4		
AF.7	Financial derivatives and employee stock options	0		
AF.8	Other accounts receivable/payable	4		
			B.90	<i>Net worth</i>
				219