

EN



EUROPEAN COMMISSION

Brussels, 20.12.2010
COM(2010) 774 final
Annex A/Chapter 24 B

ANNEX A to the

Proposal for a

REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL

on the European System of national and regional accounts in the European Union

ANNEX A

Chapter 24 B: The accounts (II part)

IV: Balance sheets

IV.1: Opening balance sheet

Assets

AN	Non-financial assets	93
AN.1	Produced non-financial assets	67
AN.11	Fixed assets	52
AN.12	Inventories	0
AN.13	Valuables	15
AN.2	Non-produced non-financial assets	26
AN.21	Natural resources	23
AN.22	Contracts, leases and licences	3
AN.23	Purchases less sales of goodwill and marketing assets	0

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 & standardised guarantee schemes	30
AF.7	Financial derivatives and employee stock options	13
AF.8	Other accounts receivable/payable	0

Liabilities and net worth

AF	Liabilities	3 544
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	1 281
AF.3	Debt securities	1 053
AF.4	Loans	
AF.5	Equity and investment fund shares	765
AF.6	Insurance, pension & standardised guarantee schemes	435
AF.7	Financial derivatives and employee stock options	10
AF.8	Other accounts receivable/payable	0
B.90	<i>Net worth</i>	-30

Table 24.4 Full sequence of accounts for financial corporations (cont.)

IV.2: Changes in balance sheet

Assets			Liabilities and net worth		
Total changes in assets			Total changes in liabilities		
AN	Non-financial assets	-4	AF	Liabilities	224
AN.1	Produced non-financial assets	-4	AF.1	Monetary gold and SDRs	
AN.11	Fixed assets	-2	AF.2	Currency and deposits	65
AN.12	Inventories	0	AF.3	Debt securities	64
AN.13	Valuables	-2	AF.4	Loans	0
AN.2	Non-produced non-financial assets	0	AF.5	Equity and investment fund shares	39
AN.21	Natural resources	-1	AF.6	Insurance, pension & standardised guarantee schemes	48
AN.22	Contracts, leases and licences	1	AF.7	Financial derivatives and employee stock options	8
AN.23	Purchases less sales of goodwill and marketing assets	0	AF.8	Other accounts receivable/payable	0
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 & standardised guarantee schemes	8			
AF.7	Financial derivatives and employee stock options	8			
AF.8	Other accounts receivable/payable	1			
			B.10	<i>Changes in net worth</i>	2
			B.10.1	Changes in net worth due to saving and capital transfers	-5
			B.10.2	Changes in net worth due to other changes in volume of assets	-1

B.10.3	Changes in net worth due to nominal holding gains and losses	10
B.10.31	Changes in net worth due to neutral holding gains and losses	6
B.10.32	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 & 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			
AF.4	Loans	1 240			
AF.5	Equity and investment fund shares	595			
AF.6	Insurance, pension & standardised guarantee schemes	38			
AF.7	Financial derivatives and employee stock options	21			
AF.8	Other accounts receivable/payable	1			
			B.90	Net worth	-28

Table 24.5 Full sequence of accounts for general government

I: Production account

Uses

P.2	Intermediate consumption	222
-----	--------------------------	-----

B.1g	<i>Value added, gross</i>	126
------	---------------------------	-----

P.51c	Consumption of fixed capital	27
-------	------------------------------	----

B.1n	<i>Value added, net</i>	99
------	-------------------------	----

Resources

P.1	Output	348
-----	--------	-----

P.11	Market output	0
------	---------------	---

P.12	Output for own final use	0
------	--------------------------	---

P.13	Non-market output	348
------	-------------------	-----

II: Distribution and use of income accounts

II.1: Primary distribution of income account

II.1.1: Generation of income account

Uses

D.1	Compensation of employees	98
-----	---------------------------	----

D.11	Wages and salaries	63
------	--------------------	----

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
--------	--	---

Resources

B.1g	<i>Value added, gross</i>	126
------	---------------------------	-----

B.1n	<i>Value added, net</i>	99
------	-------------------------	----

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

Table 24.5 Full sequence of accounts for general government (cont.)

II.1.2: Allocation of primary income account

Uses

D.4	Property income	42
D.41	Interest	35
D.45	Rent	7

Resources

B.2g	<i>Operating surplus, gross</i>	27
B.2n	<i>Operating surplus, net</i>	0
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
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

Table 24.5 Full sequence of accounts for general government (cont.)

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.7	Other current transfers	136	D.6121	Employers' imputed pension contributions	4
D.71	Net non-life insurance premiums	4	D.6122	Employers' imputed non-pension contributions	0
D.711	Net non-life direct insurance premiums	4	D.613	Households' actual social contributions	9
D.712	Net non-life re-insurance premiums		D.6131	Households' actual pension contributions	6
D.72	Non-life insurance claims		D.6132	Households' actual non-pension contributions	3
D.721	Non-life direct insurance claims		D.7	Other current transfers	104
D.722	Non-life re-insurance 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 re-insurance premiums	

D.75	Miscellaneous current transfers	5
D.751	Current transfers to NPISHs	5
D.752	Current transfers between households	
D.759	Other miscellaneous current transfers	0
D.76	VAT and GNI-based EU own resources	9
<hr/>		
B.6g	<i>Disposable income, gross</i>	317
B.6n	<i>Disposable income, net</i>	290

D.72	Non-life insurance claims	1
D.721	Non-life direct insurance claims	1
D.722	Non-life re-insurance claims	
D.73	Current transfers within general government	96
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

II.3: Redistribution of income in kind account

Uses

D.63	Social transfers in kind	184
D.631	Social transfers in kind – non-market production	180
D.632	Social transfers in kind – purchased market production	4
<hr/>		
B.7g	<i>Adjusted disposable income, gross</i>	133
B.7n	<i>Adjusted disposable income, net</i>	106

Resources

B.6g	<i>Disposable income, gross</i>	317
B.6n	<i>Disposable income, net</i>	290

Table 24.5 Full sequence of accounts for general government (cont.)

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

B.10.1	<i>Changes in net worth due to saving and capital transfers</i>	-90
--------	---	-----

Changes in liabilities and net worth

B.8n	<i>Saving, net</i>	-62
------	--------------------	-----

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
-------	----------------------------------	----

Table 24.5 Full sequence of accounts for general government (cont.)

III.1.2: Acquisition of non-financial assets account

Changes in assets

P.5g	Gross capital formation	38
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

Changes in liabilities and net worth

B.10.1	<i>Changes in net worth due to saving and capital transfers</i>	-90
--------	---	-----

Table 24.5 Full sequence of accounts for general government (cont.)

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
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.529	Non-MMF investment fund shares/units	0
		1

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
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.529	Non-MMF investment fund shares/units	
		0

F.6	Insurance, pension and standardised guarantee schemes	
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
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

F.6	Insurance, pension and standardised guarantee schemes	
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
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

Table 24.5 Full sequence of accounts for general government (cont.)

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	7
AN.1	Produced non-financial assets	3
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
K.2	Economic disappearance of non-produced assets	-2
K.21	Depletion of natural resources	-2
AN.21	Natural resources	-2
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
K.3	Catastrophic losses	-6
AN.1	Produced non-financial assets	-4
AN.2	Non-produced non-financial assets	-2
AF	Financial assets/liabilities	0
K.4	Uncompensated seizures	5
AN.1	Produced non-financial assets	1
AN.2	Non-produced non-financial assets	4
AF	Financial assets	0
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

Changes in liabilities and net worth

K.5	Other changes in volume n.e.c.	0
AN.1	Produced non-financial assets	
AN.2	Non-produced non-financial assets	
AF	Financial assets/liabilities	0
K.6	Changes in classification	2
K.61	Changes in sector classification and structure	2
AN.1	Produced non-financial assets	0
AN.2	Non-produced non-financial assets	0
AF	Financial assets/liabilities	2
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
	Total other changes in volume	2
AN.1	Produced non-financial assets	
AN.11	Fixed assets	
AN.12	Inventories	
AN.13	Valuables	
AN.2	Non-produced non-financial assets	
AN.21	Natural resources	
AN.22	Contracts, leases and licences	
AN.23	Purchases less sales of goodwill and marketing assets	
AF	Financial assets	2
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 & 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	
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				
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 & standardised guarantee schemes				
AF.7	Financial derivatives and employee stock options	0			
AF.8	Other accounts receivable/payable	0			
			B.10.2	Changes in net worth due to other	-2

Table 24.5 Full sequence of accounts for general government (cont.)

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 & 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.10.3	<i>Changes in net worth due to nominal holding gains / losses</i>	38

III.3.2.1: Neutral holding gains / losses account

Changes in assets

K.71	Neutral holding gains (+)/ losses (-)	
AN	Non-financial assets	32

Changes in liabilities and net worth

K.71	Neutral holding gains (-) / losses (+)	
AF	Liabilities	13

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 & standardised guarantee schemes	
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	0

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.10.31 *Changes in net worth due to neutral holding gains / losses*

27

Table 24.5 Full sequence of accounts for general government (cont.)

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	0
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 & 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 & standardised guarantee schemes	0
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	0
B.10.32	<i>Changes in net worth due to real holding gains / losses</i>	11

IV: Balance sheets

IV.1: Opening balance sheet

Assets

AN	Non-financial assets	789
----	----------------------	-----

Liabilities and net worth

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 & 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 & standardised guarantee schemes	20			
AF.7	Financial derivatives and employee stock options	0			
AF.8	Other accounts receivable/payable	19			
			B.90	<i>Net worth</i>	498

Table 24.5 Full sequence of accounts for general government (cont.)

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 & 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 & standardised guarantee schemes	0
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	9
B.10	<i>Changes in net worth</i>	-54
B.10.1	Changes in net worth due to saving and capital transfers	90
B.10.2	Changes in net worth due to other changes in volume of assets	-2
B.10.3	Changes in net worth due to nominal holding gains and losses	38
B.10.31	Changes in net worth due to neutral holding gains and losses	27

IV: Balance sheets**IV.3: Closing balance sheet****Assets**

AN	Non-financial assets	846
AN.1	Produced non-financial assets	526
AN.11	Fixed assets	490
AN.12	Inventories	23
AN.13	Valuables	13
AN.2	Non-produced non-financial assets	320
AN.21	Natural resources	312
AN.22	Contracts, leases and licences	8
AN.23	Purchases less sales of goodwill and marketing assets	0
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 & standardised guarantee schemes	21
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	24

Liabilities and net worth

AF	Liabilities	789
AF.1	Monetary gold and SDRs	0
AF.2	Currency and deposits	139
AF.3	Debt securities	257
AF.4	Loans	337
AF.5	Equity and investment fund shares	6
AF.6	Insurance, pension & standardised guarantee schemes	19
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	31
B.90	<i>Net worth</i>	444

Table 24.6 Full sequence of accounts for households

I: Production account

Uses

P.2	Intermediate consumption	115
B.1g	<i>Value added, gross</i>	155
P.51c	Consumption of fixed capital	23
B.1n	<i>Value added, net</i>	132

Resources

P.1	Output	270
P.11	Market output	123
P.12	Output for own final use	147

II: Distribution and use of income accounts

II.1: Primary distribution of income account

II.1.1: Generation of income account

Uses

D.1	Compensation of employees	11
D.11	Wages and salaries	11
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

Resources

B.1g	<i>Value added, gross</i>	155
B.1n	<i>Value added, net</i>	132

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

Table 24.6 Full sequence of accounts for households (cont.)

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
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
------	--	-------

Table 24.6 Full sequence of accounts for households (cont.)

II.2: Secondary distribution of income account

Uses

	Current transfers	582
D.5	Current taxes on income, wealth, etc.	178
D.51	Taxes on income	176
D.59	Other current taxes	2
D.61	Net social contributions	333
D.611	Employers' actual social contributions	181
D.6111	Employers' actual pension contributions	168
D.6112	Employers' actual non-pension contributions	13
D.612	Employers' imputed social contributions	19
D.6121	Employers' imputed pension contributions	18
D.6122	Employers' imputed non-pension contributions	1
D.613	Households' actual social contributions	129
D.6131	Households' actual pension contributions	115
D.6132	Households' actual non-pension contributions	14
D.614	Households' social contribution supplements	10
D.6141	Households' pension contribution supplements	8
D.6142	Households' non-pension contribution supplements	2

Resources

B.5g	<i>Balance of primary incomes, gross</i>	1 381
B.5n	<i>Balance of primary incomes, net</i>	1 358
	Current transfers	420
D.61	Net social contributions	0
D.611	Employers' actual social contributions	0
D.6111	Employers' actual pension contributions	0
D.6112	Employers' actual non-pension contributions	0
D.612	Employers' imputed social contributions	0
D.6121	Employers' imputed pension contributions	0
D.6122	Employers' imputed non-pension contributions	0
D.613	Households' actual social contributions	0
D.6131	Households' actual pension contributions	0
D.6132	Households' actual non-pension contributions	0
D.614	Households' social contribution supplements	0
D.6141	Households' pension contribution supplements	0
D.6142	Households' non-pension contribution supplements	0

D.61SC	Social insurance scheme service charges	-6
D.62	Social benefits other than social transfers in kind	0
D.622	Other social insurance benefits	0
D.6221	Other social insurance pension benefits	0
D.6222	Other social insurance non-pension benefits	0
D.7	Other current transfers	71
D.71	Net non-life insurance premiums	31
D.711	Net non-life direct insurance premiums	31
D.75	Miscellaneous current transfers	40
D.751	Current transfers to NPISHs	29
D.752	Current transfers between households	7
D.759	Other miscellaneous current transfers	4
B.6g	<i>Disposable income, gross</i>	1 219
B.6n	<i>Disposable income, net</i>	1 196

D.61SC	Social insurance scheme service charges	1
D.62	Social benefits other than social transfers in kind	384
D.621	Social security benefits in cash	53
D.6211	Social security pension benefits in cash	45
D.6212	Social security non-pension benefits in cash	8
D.622	Other social insurance benefits	279
D.6221	Other social insurance pension benefits	250
D.6222	Other social insurance non-pension benefits	29
D.623	Social assistance benefits in cash	52
D.7	Other current transfers	36
D.72	Non-life insurance claims	35
D.721	Non-life direct insurance claims	35
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

B.7g	<i>Adjusted disposable income, gross</i>	1 434
------	--	-------

Resources

B.6g	<i>Disposable income, gross</i>	1 219
B.6n	<i>Disposable income, net</i>	1 196
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

Table 24.6 Full sequence of accounts for households (cont.)

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.10.1	<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

Table 24.6 Full sequence of accounts for households (cont.)

III.1.2: Acquisition of non-financial assets account

Changes in assets

P.5g	Gross capital formation	55
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

Changes in liabilities and net worth

B.10.1	<i>Changes in net worth due to saving and capital transfers</i>	210
--------	---	-----

Table 24.6 Full sequence of accounts for households (cont.)

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
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.529	Non-MMF investment fund shares/units	8
F.6	Insurance, pension and standardised guarantee schemes	39
F.61	Non-life insurance technical reserves	4

Changes in liabilities and net worth

B.9	<i>Net lending (+) / net borrowing (-)</i>	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

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

Table 24.6 Full sequence of accounts for households (cont.)

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
K.3	Catastrophic losses	0
AN.1	Produced non-financial assets	0
AN.2	Non-produced non-financial assets	0
AF	Financial assets/liabilities	0
K.4	Uncompensated seizures	0
AN.1	Produced non-financial assets	0
AN.2	Non-produced non-financial assets	0
AF	Financial assets	0
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

Changes in liabilities and net worth

K.5	Other changes in volume n.e.c.	1
AN.1	Produced non-financial assets	0
AN.2	Non-produced non-financial assets	0
AF	Financial assets/liabilities	1
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
	Total other changes in volume	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	0
AN.21	Natural resources	0
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	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
	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
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 & standardised guarantee schemes	
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	0

AF.2	Currency and deposits	
AF.3	Debt securities	
AF.4	Loans	0
AF.5	Equity and investment fund shares	
AF.6	Insurance pension & standardised guarantee schemes	1
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	0

B.10.2 *Changes in net worth due to other*

-1

Table 24.6 Full sequence of accounts for households (cont.)

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 & 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.10.3 *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 & 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 & standardised guarantee schemes	0
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	2

B.10.31 *Changes in net worth due to neutral holding gains / losses*

87

Table 24.6 Full sequence of accounts for households (cont.)

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 & 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 & standardised guarantee schemes

AF.7 Financial derivatives and employee stock options 0

AF.8 Other accounts receivable/payable -2

B.10.32 *Changes in net worth due to real holding gains / losses* 9

IV: Balance sheets

IV.1: Opening balance sheet

Assets

AN	Non-financial assets	1 429
AN.1	Produced non-financial assets	856
AN.11	Fixed assets	713
AN.12	Inventories	48
AN.13	Valuables	95
AN.2	Non-produced non-financial assets	573
AN.21	Natural resources	573
AN.22	Contracts, leases and licences	0
AN.23	Purchases less sales of goodwill and marketing assets	0

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 & standardised guarantee schemes	391
AF.7	Financial derivatives and employee stock options	3
AF.8	Other accounts receivable/payable	55

Liabilities and net worth

AF	Liabilities	189
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	10
AF.3	Debt securities	2
AF.4	Loans	169
AF.5	Equity and investment fund shares	
AF.6	Insurance, pension & standardised guarantee schemes	
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	8

B.90	<i>Net worth</i>	4 500
------	------------------	-------

Table 24.6 Full sequence of accounts for households (cont.)

IV.2: Changes in balance sheet

Assets

Liabilities and net worth

Total changes in assets			Total changes in liabilities		
AN	Non-financial assets	115	AF	Liabilities	16
AN.1	Produced non-financial assets	67	AF.1	Monetary gold and SDRs	
AN.11	Fixed assets	53	AF.2	Currency and deposits	0
AN.12	Inventories	4	AF.3	Debt securities	0
AN.13	Valuables	10	AF.4	Loans	11
AN.2	Non-produced non-financial assets	48	AF.5	Equity and investment fund shares	0
AN.21	Natural resources	48	AF.6	Insurance, pension & 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	4
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 & standardised guarantee schemes	39			
AF.7	Financial derivatives and employee stock options	3			
AF.8	Other accounts receivable/payable	4			
			B.10	<i>Changes in net worth</i>	304
			B.10.1	Changes in net worth due to saving and capital transfers	210
			B.10.2	Changes in net worth due to other changes in volume of assets	-1
			B.10.3	Changes in net worth due to nominal holding gains and losses	96

B.10.31	Changes in net worth due to neutral holding gains and losses	87
B.10.32	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 & 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 & standardised guarantee schemes	430			
AF.7	Financial derivatives and employee stock options	6			
AF.8	Other accounts receivable/payable	59			
			B.90	<i>Net worth</i>	4 804

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

I: Production account

Uses

P.2	Intermediate consumption	17
B.1g	<i>Value added, gross</i>	15
P.51c	Consumption of fixed capital	3
B.1n	<i>Value added, net</i>	12

Resources

P.1	Output	32
P.11	Market output	0
P.12	Output for own final use	0
P.13	Non-market output	32

II: Distribution and use of income accounts

II.1: Primary distribution of income account

II.1.1: Generation of income account

Uses

D.1	Compensation of employees	11
D.11	Wages and salaries	6
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

Resources

B.1g	<i>Value added, gross</i>	15
B.1n	<i>Value added, net</i>	12

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

Table 24.7 Full sequence of accounts for non-profit institutions serving households (cont.)

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	
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

	Current transfers	7
D.5	Current taxes on income, wealth, etc.	0
D.51	Taxes on income	0
D.59	Other current taxes	0
D.62	Social benefits other than social transfers in kind	5
D.621	Social security benefits in cash	
D.6211	Social security pension benefits in cash	
D.6212	Social security non-pension benefits in cash	
D.622	Other social insurance benefits	5
D.6221	Other social insurance pension benefits	3
D.6222	Other social insurance non-pension benefits	2
D.623	Social assistance benefits in cash	
D.7	Other current transfers	2
D.71	Net non-life insurance premiums	0
D.711	Net non-life direct insurance premiums	0
D.712	Net non-life re-insurance premiums	
D.72	Non-life insurance claims	
D.721	Non-life direct insurance claims	
D.722	Non-life re-insurance claims	
D.73	Current transfers within general government	
D.74	Current international cooperation	

Resources

B.5g	Balance of primary incomes, gross	4
B.5n	Balance of primary incomes, net	1
	Current transfers	40
D.61	Net social contributions	5
D.611	Employers' actual social contributions	3
D.6111	Employers' actual pension contributions	2
D.6112	Employers' actual non-pension contributions	1
D.612	Employers' imputed social contributions	1
D.6121	Employers' imputed pension contributions	1
D.6122	Employers' imputed non-pension contributions	0
D.613	Households' actual social contributions	1
D.6131	Households' actual pension contributions	0
D.6132	Households' actual non-pension contributions	1
D.7	Other current transfers	36
D.72	Non-life insurance claims	0
D.721	Non-life direct insurance claims	0
D.722	Non-life re-insurance claims	
D.73	Current transfers within general government	
D.74	Current international cooperation	
D.75	Miscellaneous current transfers	36
D.751	Current transfers to NPISHs	36

D.75	Miscellaneous current transfers	2	D.752	Current transfers between households	
D.751	Current transfers to NPISHs	0	D.759	Other miscellaneous current transfers	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			

Table 24.7 Full sequence of accounts for non-profit institutions serving households (cont.)

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		
P.3	Final consumption expenditure	32	B.6g	<i>Disposable income, gross</i>	37
P.31	Individual consumption expenditure	31	B.6n	<i>Disposable income, net</i>	34
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

P.4	Actual final consumption	1
-----	--------------------------	---

P.41	Actual individual consumption	
------	-------------------------------	--

P.42	Actual collective consumption	1
------	-------------------------------	---

D.8	Adjustment for the change in pension entitlements	0
-----	---	---

B.8g	Saving, gross	5
------	---------------	---

B.8n	Saving, net	2
------	-------------	---

Resources

B.7g	Adjusted disposable income, gross	6
------	-----------------------------------	---

B.7n	Adjusted disposable income, net	3
------	---------------------------------	---

III: Accumulation accounts

III.1: Capital account

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

Changes in assets

B.10.1	Changes in net worth due to saving and capital transfers	-1
--------	--	----

Changes in liabilities and net worth

B.8n	Saving, net	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	
-------	----------------------------	--

Table 24.7 Full sequence of accounts for non-profit institutions serving households (cont.)**III.1.2: Acquisition of non-financial assets account****Changes in assets**

P.5g	Gross capital formation	5
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	Net lending (+) / net borrowing (-)	-4

Changes in liabilities and net worth

B.10.1	Changes in net worth due to saving and capital transfers	-1
--------	--	----

Table 24.7 Full sequence of accounts for non-profit institutions serving households (cont.)

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
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.529	Non-MMF investment fund shares/units	0
F.6	Insurance, pension and standardised guarantee	

Changes in liabilities and net worth

B.9	<i>Net lending (+) / net borrowing (-)</i>	-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

	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

Table 24.7 Full sequence of accounts for non-profit institutions serving households (cont.)

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
K.3	Catastrophic losses	0
AN.1	Produced non-financial assets	0
AN.2	Non-produced non-financial assets	0
AF	Financial assets/liabilities	0
K.4	Uncompensated seizures	0
AN.1	Produced non-financial assets	0
AN.2	Non-produced non-financial assets	0
AF	Financial assets	0
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

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
	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
AF	Financial assets	0
AF.1	Monetary gold and SDRs	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
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
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 & standardised guarantee schemes	
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	0

AF.2	Currency and deposits	
AF.3	Debt securities	
AF.4	Loans	0
AF.5	Equity and investment fund shares	
AF.6	Insurance pension & standardised guarantee schemes	0
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	0

B.10.2 *Changes in net worth due to other*

changes in volume of assets

-1

Table 24.7 Full sequence of accounts for non-profit institutions serving households (cont.)

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 & 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.10.3 *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 & 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 & standardised guarantee schemes	0
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	1

B.10.31	<i>Changes in net worth due to neutral holding gains / losses</i>	6
---------	---	---

Table 24.7 Full sequence of accounts for non-profit institutions serving households (cont.)

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 & 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 & standardised guarantee schemes	
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	-1

B.10.32 *Changes in net worth due to real holding gains / losses* 4

IV: Balance sheets

IV.1: Opening balance sheet

Assets

AN	Non-financial assets	159
AN.1	Produced non-financial assets	124
AN.11	Fixed assets	121
AN.12	Inventories	1
AN.13	Valuables	2
AN.2	Non-produced non-financial assets	35
AN.21	Natural resources	35
AN.22	Contracts, leases and licences	0
AN.23	Purchases less sales of goodwill and marketing assets	0

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 & standardised guarantee schemes	4
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	3

Liabilities and net worth

AF	Liabilities	121
AF.1	Monetary gold and SDRs	
AF.2	Currency and deposits	38
AF.3	Debt securities	0
AF.4	Loans	43
AF.5	Equity and investment fund shares	
AF.6	Insurance, pension & standardised guarantee schemes	5
AF.7	Financial derivatives and employee stock options	0
AF.8	Other accounts receivable/payable	35

B.90	<i>Net worth</i>	210
------	------------------	-----

Table 24.7 Full sequence of accounts for non-profit institutions serving households (cont.)

IV.2: Changes in balance sheet

Assets			Liabilities and net worth		
Total changes in assets			Total changes in liabilities		
AN	Non-financial assets	11	AF	Liabilities	6
AN.1	Produced non-financial assets	7	AF.1	Monetary gold and SDRs	
AN.11	Fixed assets	7	AF.2	Currency and deposits	0
AN.12	Inventories	0	AF.3	Debt securities	0
AN.13	Valuables	0	AF.4	Loans	6
AN.2	Non-produced non-financial assets	4	AF.5	Equity and investment fund shares	0
AN.21	Natural resources	4	AF.6	Insurance, pension & standardised guarantee schemes	0
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	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 & standardised guarantee schemes	0			
AF.7	Financial derivatives and employee stock options	0			
AF.8	Other accounts receivable/payable	1			
			B.10	<i>Changes in net worth</i>	9
			B.10.1	Changes in net worth due to saving and capital transfers	-1
			B.10.2	Changes in net worth due to other changes in volume of assets	0

B.10.3	Changes in net worth due to nominal holding gains and losses	10
B.10.31	Changes in net worth due to neutral holding gains and losses	6
B.10.32	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 & standardised guarantee schemes	5
AN.22	Contracts, leases and licences	0	AF.7	Financial derivatives and employee stock options	0
AN.23	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			
AF.5	Equity and investment fund shares	23			
AF.6	Insurance, pension & 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

