

# Financial Accounts 1994-2000



In Accordance  
with the  
European System  
of Accounts  
(ESA95)

- *Financial balance sheets*
- *Financial transactions*

# Financial Accounts

## 1994-2000

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- *Financial balance sheets*
- *Financial transactions*

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# Foreword

Statistics Finland publishes Finnish financial accounts, which form a part of Finnish national accounts, in accordance with the European System of Accounts (ESA 1995). This publication contains financial accounts data from 1994 to 2000.

Financial accounts describe the financial assets and liabilities of the sectors of national economy, and the financial transactions targeted at them. Financial accounts consist of two parts: the year-end financial balance sheets and the financial transactions targeted at the financial assets and liabilities in the course of the year.

With regard to the balance sheets and flows, the ESA 1995 financial accounts cover all sectors of the national economy, as well as the financial transactions between Finland and the rest of the world.

Paula Koistinen-Jokiniemi has been responsible for the compilation of the statistics.

Financial accounts data are also available in Statistics Finland's FINSERIES database and from Statistics Finland's StatFin online service (<http://statfin.stat.fi/>).

Helsinki, November 2001

*Markku Suur-Kujala*  
*Director*



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# Contents of the publication

This publication contains Finnish financial accounts data in accordance with the European System of Accounts 1995 (hereinafter ESA 1995) for the years 1994 to 2000. The majority of the data in the time series are comparable from one year to the next. Breaks in the time series are described in the chapter "Financial accounts compilation methods" and are marked with a vertical line ( | ) in the tables. Due to data source deficiencies the time series for non-financial corporations, households and non-profit institutions start mainly from the year 1995.

The data on 2000 are preliminary. Final data concerning the year 2000 will be published in October 2002. The statistics are based on data that were available by the middle of September 2001.

Revisions of the previously published preliminary data concerning 1993–1999 are listed in the chapter "Methodological and other changes". The figure for

the housing corporation share debt concerning 2000, contained in the claim "Other shares", should be approached with reservations due to shortages in the source data.

The chapter "Review of the 2000 financial market" examines the development of the financial market over the period the statistics cover. The contents, classifications and compilation method of the statistics are described in the chapter "Financial accounts compilation methods". Revisions to the compilation methods are explained in the chapter "Methodological and other changes". The tables are divided into three sections, with a description of the contents at the beginning of each section.

Statistics Finland's Economic Statistics Unit will be pleased to answer any queries about these financial accounts, or receive comments or suggestions concerning the statistics.

**Table 1.**

## Map of entries from opening balance sheet to closing balance sheet in Financial Accounts in accordance with ESA 1995

This publication includes financial transactions (flows) and balances for years 1994–2000 (excluding opening balance 1994).

Financial assets/liabilities	Opening balance sheet	Financial transactions	Other volume changes	Holding gains/ losses	Closing balance sheet
Monetary gold and SDRs					
Currency and deposits					
Securities other than shares					
Loans					
Shares and other equity					
Insurance technical reserves					
Other accounts receivable/payable					
NET WORTH					

## Methodological and other changes

Compared to the previous issue of this publication the following changes have been made to the series:

- In accordance with the ECB's definition, money market funds and financial intermediaries (credit institutions licensed by the Finnish Financial Supervision Authority) have been classified as a separate sub-sector of S122 Other monetary financial institutions. Money market funds have been included in the statistics as a separate sub-sector

since 1999 while in publications prior to this they were included in the summary sector S122 Other monetary financial institutions. In previous publications, credit institutions licensed by the Finnish Financial Supervision Authority were included in sector S123 Other financial intermediaries. In respect of the latter mentioned sub-section the balance accounts have been changed throughout the time series whereas the flow accounts for the

sub-sector concerned only start from the year 2000.

- Central government's short-term receivables, previously entered in the statistics as loans of deposit banks, have been included in other deposits since 1997.
- Central bank's deposit liabilities to the rest of the world have been divided into transferable and other deposits since 1999.
- As of 1997, the insurance technical reserves of life insurance and pension funds have been divided between the domestic and foreign sectors pro rata to the amounts of premiums income.
- Derivatives of housing corporations have been transferred to the central government as of 1996 (concerns the so-called Fennica I derivatives).
- As of 2000, the central government's money market instrument liabilities have been market priced, whereas previously only the central government's bond liabilities were market priced.
- Leonia Corporate Bank and Leonia Kuntapankki merged with Leonia Bank at the end of 2000 and

their data, previously entered under sector S123 Other financial intermediaries, are entered in the year-end 2000 balance sheet data under sector S1221 deposit banks. In financial accounts, this change of sector is shown in the account describing volume changes (see Table 1), not as a financial transaction.

The following verifications have also been made in respect of the already published data concerning 1993–1999:

- 1999 data concerning housing corporation shares have been revised according to the final data for the year.
- Since 1999, the basic data source for the sector of non-financial corporations has been the database of business structures statistics, and this has caused changes in some of the 1999 figures for this sector and its counter sectors.
- 1999 data on central government have been revised according to the state's financial statements.

# Review of the 2000 financial market

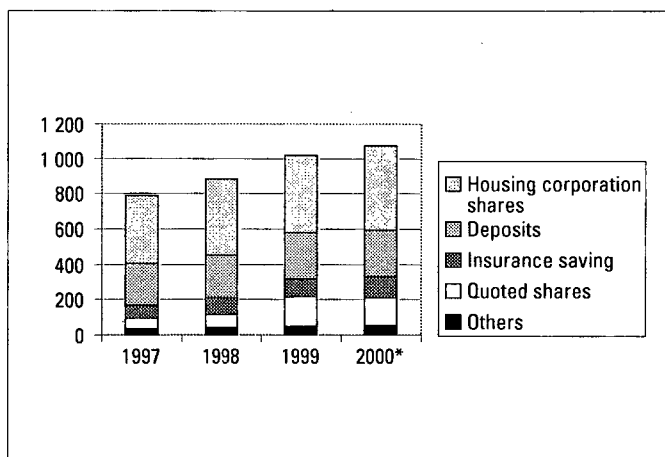
## Households

At the end of 2000, the financial assets of households totalled FIM 1,074 billion. Close on one half of this continued to be tied to housing corporation shares. Dwelling prices rose by seven per cent during the year. The share of bank deposits also remained unchanged, at one quarter of households' financial assets. The popularity of saving remained at the previous year's level and households acquired financial assets with the net amount of approximately FIM 41 billion. Households favoured investments in mutual funds, in particular, and increased them by FIM 12 billion during the year 2000. However, the total value of the mutual funds shares held by households was relatively moderate at FIM 30 billion. At the year-end households held quoted shares to the total value of FIM 153 billion, as against FIM 169 billion in the year before.

The stock of households' debts continued to grow – acquisitions of new loans amounted to FIM 18 billion more than repayments on old ones. At the end of 2000, households' total debts amounted to FIM 245 billion, which is FIM 18 billion more than in 1999.

Insurance technical reserves entered in the statistics as households' financial assets totalled FIM 119 billion at the end of 2000. It should be noted that national accounts classify all private life and pension insurance technical reserves as households' savings even if the contributions to them are in some cases paid by e.g. non-financial corporations. Technical reserves also contain households' share of non-life insurance technical reserves.

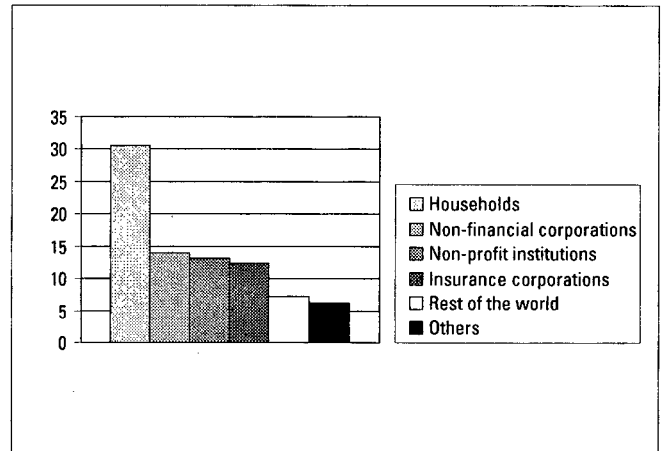
**Figure 1**  
Financial assets of households 1997–2000\*, FIM billion



## Mutual Funds

The market value of mutual funds went up to FIM 83 billion during the year 2000. Households held 37 per cent of all mutual funds shares, with non-financial corporations and non-profit institutions the next largest owners.

**Figure 2**  
Ownership of mutual funds shares by sector 2000\*, FIM billion



## General government

During 2000, the gross debt of central government grew from FIM 66 billion to FIM 169 billion, primarily due to fallen values of the quoted shares held by it. At year-end, the central government held quoted shares to the value of 81 billion, while the corresponding year-end figure for 1999 was FIM 216 billion.

Calculated in accordance with the European System of Accounts, the gross central government debt at market prices amounted to FIM 429 billion at the end of last year. This is FIM 32 billion less than in the year before. Bonds, which in these statistics are valued at market prices, accounted for the largest part of the debt. In terms of its valuation and coverage, the central government debt of financial accounts differs both from the debt in the State Treasury's statistics and from the so-called "EMU-debt" as defined by the Maastricht Treaty (Figure 3).

The net assets of local government (municipalities and joint municipal boards) amounted to FIM 115 billion at the end of 2000. The sector acquired financial assets with FIM 8 billion and its debts grew by five or so billion.

**Figure 3**  
**Central government debt in different statistics in 2000, FIM billion**

	Treasury debt	EMU debt	Financial accounts
1. Treasury debt	377	372	408
+ In FIM and Euro	286	286	286
+ In foreign currency	109	109	109
+ Swap effect (recorded under financial derivatives)			1
+ Difference between market and nominal values (incl. accrued interest)			37
- Central government liabilities held by the state and repo portfolio (consolidation)	-18	-22	-24
2. Financial derivatives (swap effect)			-1
3. Other loans (coverage correction)		8	8
4. Currency (coins in circulation)		1	1
5. Other accounts payable, trade credits, etc.			12
1..5. Total	377	381	428
6. Other general government liabilities (consolidation)		-62	
<b>CENTRAL GOVERNMENT DEBT, TOTAL</b>	<b>377</b>	<b>319</b>	<b>428</b>

■ = Not included in debt category.

At the end of 2000, the financial assets of employment pension funds were at the previous year's level, totalling FIM 395 billion. The net lending of employment pension funds continued to decline and they were directing their assets increasingly to foreign bonds and shares instead while at the same

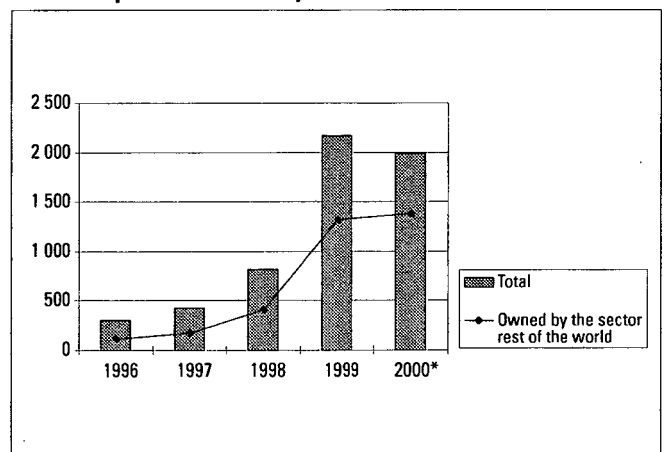
time contracting their investments in short-term money market instruments and government bonds. The net increase in employment pension funds' investments in bonds amounted to FIM 21, of which investments in foreign bonds accounted for FIM 57 billion.

## Rest of the world

At the turn of the year, Finnish financial assets invested in the rest of the world totalled FIM 969 billion. The sum grew by close on one half over twelve months, having been FIM 657 billion at the end of 1999. Finnish investors' interest in foreign bonds increased by FIM 83 billion and in foreign shares by FIM 171 billion. Employment pension funds were the keenest investors in foreign securities.

Foreign investments grew especially in Finnish quoted shares. Foreign ownership amounted to two-thirds, or FIM 1.3 billion, of the total market value of the shares quoted in Finland. However, Finland's total net liabilities to the rest of the world remained almost unchanged at FIM 1.2 billion.

**Figure 4**  
**Value of quoted shares at year-end 2000, FIM billion**



# Financial accounts compilation methods

Financial accounts produced in accordance with the European System of Accounts 1995, (ESA 1995)<sup>1</sup>, comprise statistics on the financial accounts receivable/payable (stocks) of the sectors of the Finnish national economy and between Finland and the rest of the world at year-end, and the financial transactions (flows) targeted at them in the course of the year. National Accounts statistics on output and income, expenditure and redistribution of income, and capital formation are extended to financial transactions in financial accounts. These may either be connected with real economic transactions or their counter entries may also constitute (separate) financial transactions.

Financial flow accounts describe who provides financing to whom and in what form and how much. Over the year, the financial flows, which follow economic fluctuations, generally reflect the different sectors' net borrowing from (or lending to) the other sectors of the national economy or abroad.

Financial balance sheets describe the more stable accounts receivable/payable relationships by sectors of the national economy. The accounts show which

sectors credit is owed to and how much has been invested in which instruments.

Financial accounts also form a part of balance sheet accounting in compliance with the ESA 1995. For the time being, exhaustive asset accounts are not compiled in Finland.

## Example 1

If a financial transaction entry relates to a real counter transaction, the units' net lending changes. When a household purchases a product from a retail outlet, either its currency assets are reduced or, alternatively, trade credit debt is created for the household. Both reduce the net lending of the household sector - its net financial assets decrease. If a household makes a bank deposit, the counter entry is also a financial transaction. The currency assets of the household diminish, but its deposits increase correspondingly. A financial transaction has no impact on the net lending or financial assets of any sector.

## The compilation process

Financial accounts are primarily statistics that have been derived from other financial statistics. Besides financial statistics, other statistics and data containing information on balance sheets and flows by eco-

nomic sector are also exploited in their compilation. The main data sources are described in the chapter "Sectors and data sources".

## Compilation of financial balance sheets...

The compilation of financial balance sheets is started by collecting data from each sector's own data sources. Next, these data are matched with each other. One sector's account receivable is another sector's account payable, so the matching is done entry by entry for each pair of counter sectors.

Financial balance sheet statistics are a consistent statistical system. Deviations in the primary data do not result in statistical differences but deviating data are matched together. The compilation process is laborious and each item of data is assessed separately. At the same time, the basic data are analysed closely, bringing to light any possible incompatibilities. When financial balance sheets are dealt with as an

entity, limitations by asset and liability are taken into account in addition to (market) limitations by sector.

In selecting the final data, reliability and systematic exploitation of the sources of data are highlighted and, particularly in respect of the category "Other accounts receivable/payable", special emphasis is put on the entirety (totals of financial assets and liabilities) of the financial balance sheet of a sector.

Most of the balance sheets of the household and non-financial corporations sectors are simply produced from data on the counter sectors, although the final sums of the balance sheet of the non-financial corporations sector are determined by the information in the database of business structures statistics.

<sup>1</sup> European System of Accounts ESA 1995, Statistical Office of the European Communities, 1995. Chapters 5 to 7 of the manual deal with financial accounts.

## ...and compilation of the flow accounts describing financial transactions.

Compared to data on balance sheets, there is very little basic statistical data available on financial transactions (flows). For this reason, the point of departure for statistics on financial transactions in both Finland and most other countries is the difference between the financial balance sheets of two consecutive years. If the balance sheet data changes from one year to the next only as a result of financial transactions, the difference between the balance sheets describes exactly the net financial flows on which statistics are to be produced.

### Example 2

From one balance sheet to the next, the amount of currency available to households increases by FIM 100 million. The net acquisition of currency of households is FIM +100 million, provided there are no other factors influencing the balance sheet value.

Without other financial transactions, households' net lending (=net financial transactions) would in this case be FIM +100 million. Correspondingly, some other sector would incur liabilities and its net lending would be FIM -100 million (or its net borrowing would be FIM +100 million).

The sum of the net lending of all domestic sectors and the rest of the world is nil.

Changes in the financial balance sheet are also due to many other factors besides financial transactions. Only real financial transactions are described in financial flow accounts. To reveal the real values of the financial transactions, differences in the balance sheet are adjusted to eliminate those factors which, along with flows, also influence balance sheet data. Obviously, a certain amount of real net flow data are also available.<sup>2</sup>

The most significant adjustment items are changes in currency exchange rates, other valuation items (revaluations and depreciations), credit losses, classification changes, and mergers and closures of statistical units. In financial accounts produced according to the ESA 1995, these entries are described in the accounts headed "Other volume changes", and "Holding gains and losses". For the time being, these accounts are not compiled in the Finnish financial accounts (see Table 1).

There may be recording differences between the balance sheet and the profit and loss account, and these should also be taken into account. Financial accounts follow primarily the same recording principles as other national accounts.

### Example 3

The balance sheet value of the foreign currency loan debt of Finnish households increases from FIM 300 million to FIM 500 million. FIM 50 million of the growth in the loan stock is due to the weakening of the Finnish markka. In addition, the bank issuing the loan has recorded FIM 20 million as credit losses for the statistical year in respect of loans to households.

Calculated with the balance sheet difference, the household sector's real net acquisition of debt in the form of loans would then be

$$(500 - 300) - 50 + 20 = \text{FIM } 170 \text{ million}$$

The weakening of the Finnish markka increases, while credit losses decrease, the credit stock, but neither constitutes a real financial transaction.

In practice, both financial transactions and balance sheets are derived in a consistent calculation system, in other words flow data are recorded simultaneously in the debtor and creditor sector data. However, because data by sector (which sector financial assets were bought from and which sold to during the year) are not available on trading on the secondary market, financial flows by sector do not give a full answer to the question of who financed whom. Tables 3 show financial flows without taking into account the counter sector aspect.

The sector-specific accounts describing the real economic actions in national accounts end at net lending. In simplified terms, on the real side net lending is obtained as the difference between income and expenditure per sector. The yielded surplus is assigned to other sectors.

In financial accounts, net lending which is described with the term "Net Financial Transactions", is the difference between the net acquisition of financial assets and the net acquisition of debts. If the amount of financial assets accumulated over a year exceeds that of additional debt, the sector is deemed to be a net lender.

As far as definition is concerned, net lending is of the same magnitude on both the "real" and the "financial" sides. Due to the dissimilarities in the statistical sources, data on the net lending of the two sides usually differ and are not forcibly made to agree in the Finnish accounting system. Deviations in the net lending items will appear in Tables 3 as statistical differences by sector.

2 In respect of central government debt, for example, data are available on withdrawals and amortisations, the difference between which corresponds with the net acquisition of debts.)

## Valuation, netting

The ESA 1995 requires that financial balance sheets be compiled at market values. In the financial balance sheet, the Finnish currency denominated market values of financial assets and liabilities other than those in the form of securities generally correspond with their nominal values. This being the case, financial transactions can also generally be valued by the net changes in the balance sheets.

Foreign currency denominated balance items have been valued at the mean exchange rate at the time of the compilation of the balance sheet statistics (31 Dec.). Quoted shares and bonds have mainly been valued at market prices<sup>3</sup> in the financial balance sheet, while money market instruments have mainly been valued at purchase prices.

Item financial derivatives of the financial balance sheet describes essentially the values of counter agreements repealing currency exchange agreements at the exchange rates of the reference period. Financial transactions directed at foreign derivatives have been netted since 1999 and are only included in the description of net acquisition of liabilities. Housing corporation shares have been valued at weighted annual average prices. Annual average prices are obtained as weighted averages of quarterly average prices by using as the weights the numbers of share transactions per quarter.<sup>4</sup>

## Consolidation

Stocks and flows can either be described as consolidated or non-consolidated. In national accounts, non-consolidated recordings are aimed for, in other words all transactions, including internal transactions within sectors and sub-sectors, should be recorded as full amounts (cf. netting).

This publication only describes non-consolidated financial assets and liabilities, and the transactions targeted at them. Internal items within a sector formed by a single institutional unit (e.g. central government borrowing from a pension fund for budget finances, own bonds held by the central government) have been consolidated away in the financial balance sheets. Internal items do not affect the net wealth or net lending of a sector.<sup>5</sup>

The data can also be presented as consolidated, in other words as data from which internal items within sub-sectors, such as municipalities' debts to other municipalities, and summary sector items,

Whenever available, real purchase and selling prices are used for producing statistics on financial transactions such as issues of securities and selling prices of new housing corporation shares. Financial flows include, among other things, issue gains and losses of (central government) bonds at full amounts. In national accounts, issue gains and losses are treated as interest that is accrued over the life of the security.

Unpaid interest accumulated during a year on accrual basis increases the borrower's debt in the instrument the interest relates to; unpaid interest is capitalised.

Financial transactions, or flows, are presented as net amounts, in other words, net acquisitions of financial assets and liabilities by sector. Because flow statistics are often based on balance sheet changes from one year to the next, statistics cannot be produced on gross transactions. It is questionable whether separate gross amounts of items like currency withdrawals and deposits over the year would have any analytical significance, as the amounts would be enormous. However, itemised data on, for example, the gross sales of government's benchmark bonds could be useful.

such as municipalities' debts to the state, employment pension funds and other social security funds in the summary sector general government, have been eliminated. Thus, the data only describe the position of one sector in relation to the other, and only the other, sectors.

### Example 4

The EMU debt as defined by the Maastricht Treaty is the consolidated gross debt of the general government at nominal value. All debts that are internal to or exist between the central government, municipalities and municipal federations and social security funds are eliminated in EMU deficit calculations. At the end of 2000, FIM 87 billion of the total general government debt of FIM 432 were internal general government debt.

3 At the end of 2000, for example, the total value of the FIM denominated bond stock of the central government was FIM 36 billion (or 10%) higher at market prices than at nominal values. Accrued but unpaid interest is included in the debt.

4 Although quarterly data are available on housing corporation share prices, they are not comprehensive in coverage. For this reason, the annual average price is used in the financial balance sheet to describe the market price of housing corporation shares.

5 Due to lack of basic data, statistics are not produced on the internal items of the household sector. There are also shortages in the counter sector data in respect of some other sectors. With regard to definition, the sector "Rest of the world" is treated as consolidated in accordance to the ESA 1995 definition.

## Sectors and data sources

Financial accounts, as national accounts in general, follow the classification of institutional sectors.<sup>6</sup>

The most important data sources common to almost all sectors are Statistics Finland's outstanding credit statistics and the balance of payments statistics compiled by the Bank of Finland. To compile financial accounts, Statistics Finland collects financial balance sheet data with a special inquiry from approxi-

mately 250 financial corporations and social security funds, mainly employment pension funds and the most important foundations in the sector of non-profit institutions. The data collected with this own inquiry constitute important basic material for the compilation of the statistics.

The contents of the sector categories and the main data sources for the financial accounts publication are described in the following.

### *S11 Non-financial and housing corporations*

The main source of data for the financial balance sheet of the non-financial corporations sector is the database of Statistics Finland's statistics on business structures. It provides the total book value amounts of the financial assets and liabilities of the sector and also a certain amount of data itemised by asset and liability. Most of the itemisation of financial assets and liabilities by sector is accomplished with the help of counter sector data.

Along with the revision to comply with the ESA 1995, housing corporations were moved from non-profit institutions serving households to a sub-sector of non-financial corporations, for which the main source of data are the financial statements statistics on housing corporations. The most important financial item of the housing corporations sector is the housing corporation share debt, detailed in the chapter describing this item.

### *S12 Financial and insurance corporations*

The financial corporations sector is naturally a significant constituent in financial accounts. In compliance with the ESA 1995, it has been divided in this publication into six sub-sectors, for each of which statistical data are produced on both the balance sheet and the flow.

The central bank (S121), or Bank of Finland, is described as a sector on its own.

The sector other monetary financial institutions (S122) includes, in accordance with the European Central Bank's definition,<sup>7</sup> deposit banks (S1221), money market funds (S1222) and other monetary financial institutions practising financial intermediation (S1223). By this ECB definition, credit institutions licensed by the Finnish Financial Supervision Authority, e.g. Luottokunta, Merita-Rahoitus and Municipality Finance, are also included in this sector. In this publication, deposit banks (S1221) are presented as a separate sub-sector, while sectors S1222 and S1223 are shown combined.

Other financial intermediaries (S123) comprise other units practising financial intermediation. According to the definitions of the ESA 1995, other mutual funds, holding companies of banks, such as Nordea Companies Finland (NCF), as well as bank guarantee funds, e.g. OKOBANK Group Security

Fund, also belong to this sub-sector. As distinct from the ESA 1995, asset management companies, like Arsenal plc, are also included in this sub-sector. In the previous publication, the sector other financial intermediaries also embraced credit institutions licensed by the Finnish Financial Supervision Authority.

As a rule, financial auxiliaries (S124) do not incur debts on their own account and, therefore, the financial assets and liabilities of their balance sheets are insignificant. However, some units of this sector may have significant items which are external to the balance sheet and on which no comprehensive statistics are available.

Life and non-life insurance corporations and their holding companies are included in insurance corporations and pension funds (S125). Employment pension corporations are included in the sector social security funds.

The most significant data sources for statistics on financial institutions are bank and credit institution statistics, outstanding credit statistics, insurance corporation statistics, investment fund statistics, investment service enterprise statistics, the balance of payments, and data obtained with Statistics Finland's own inquiry.

<sup>6</sup> Classification of Institutional Sectors 2000, Handbooks 5, Statistics Finland 2000. The classifications used in the compiling and publishing of these statistics are described at the end of the publication.

<sup>7</sup> List of Monetary Financial Institutions is available at ECB's Internet address: <http://www.ecb.int>.

## *S 13 General government*

In line with the terminology of the ESA 1995, the sub-sectors of general government are central government (S1311), local government (S1313) and social security funds (S1314). Central government comprises the national budget and funds external to the national budget serving public activities. Local government comprises municipalities, joint municipal boards and the regional government of the Autonomous Territory of the Åland Islands. Employment pension schemes (S13141), as well as employment pension management companies, pension foundations and funds and other social security funds (S13149), including the Social Insurance Institution, are classified as social security funds. In financial accounts, data are published separately on employment pension institutions and other social security funds. Non-financial and

public corporations owned by the state or municipalities are classified into the sector non-financial corporations.

The main data sources regarding the state's financial position are the state's financial statements, debt data and the balance sheets of extra-budgetary funds. A revision of the state's bookkeeping in 1998 has brought some changes to the financial accounts time series. Unquoted shares owned by the state were in 1998 entered at book value which is higher than the previously used nominal value. Most of the data on municipalities are based on the economic statistics of municipalities and joint municipal boards.

Statistics on social security funds are mainly based on data collected with Statistics Finland's own inquiry.

## *S14 Households*

Data on the financial assets and liabilities of the household sector are obtained from the pertinent counter sectors. In respect of the financial assets and liabilities

detailed in the ESA 1995, the financial balance sheet of households, therefore, provides a fairly accurate description of their financial assets and liabilities.

## *S15 Non-profit institutions serving households*

The financial balance sheet of this sector contains primarily data on foundations and the Finnish Evangelical Lutheran Church. Statistics Finland's own inquiry covers the most important foundations, on which little financial data would other-

wise be available. Housing corporations, which prior to the ESA revision belonged to this sector, have been moved to the non-financial corporations sector in accordance with the new sector classification.

## *S2 Rest of the world*

Transactions of the sector rest of the world are described from the viewpoint of foreign countries; thus, its financial assets constitute some domestic sector's debt. According to the sector definition, an establishment of a domestic unit, such as a bank, located abroad is included in the sector rest of the world. Correspondingly, a foreign bank's branch in Finland is included in the sector Finnish financial corporations.

The financial balance sheet and flows of the sector rest of the world are almost congruent with the

balance of payments<sup>8</sup> data. The balance of payments item "Direct investments" is divided between financial accounts categories "Loans" and "Shares and other equity". The main deviation from the balance of payments relates to the recording of shares.

In Tables 3 describing financial flows, financial accounts data differ a great deal from the 1998–2000 balance of payments data on the ownership of foreign shares. This is due to the different methods applied in the production of the statistics (see Quoted shares).

<sup>8</sup> For information on the compilation of the balance of payments see Finland's Balance of Payments, Compilation Methods, Sources of Information and the Time Series for 1975 to 1992, Kariluoto, Bank of Finland, Studies A:93.

## *Financial assets and liabilities*

In national accounts, financial assets and liabilities are fairly broadly defined. Apart from the actual interest-bearing and non-interest-bearing debt instruments, financial accounts also comprise transactions targeted at shares and other equity, items of insurance technical reserves and the central bank's possession of monetary gold. The main criteria in classifying<sup>9</sup> financial assets and liabilities have been the liquidity of the financial instruments and the ap-

pertaining legislation. The accounts receivable/payable ratio must be absolute; provisional receivables are only included if a market price can be defined for them or if they can be offset with counter-receivables.

Other investment targets, such as art and valuables, are not included in financial assets. Fixed capital stock, such as real estate and land, do not come within the scope of financial accounts, either.

### *1 Monetary gold and special drawing rights*

Monetary gold and special drawing rights (SDR) constitute a part of the central bank's reserve assets. In accordance with the ESA 1995, gold has been valued at the market price.<sup>10</sup> In the Finnish financial

accounts, this item is recorded as a liability of the rest of the world although according to the ESA 1995 it should only be shown as the central bank's receivable and not as any sector's liability.

### *21+22 Currency and transferable deposits*

Notes and coins in circulation and commonly used as legal tender in Finland, and notes and coins released into circulation abroad held by Finnish economic units are classified as currency. Coins constitute the state's and notes the central bank's debt to the holders of currency.

Transferable deposits are deposits payable on demand which can be withdrawn immediately or, at most, within one banking day. Transferable deposits between credit institutions, including those between

banks and the central bank, are also included in this category. Transferable deposits can only constitute debt of monetary institutions or the rest of the world.

Item "Foreign Exchange Assets from outside the Eurozone" of the reserve assets held by the Bank of Finland is included in its entirety in (foreign) transferable deposits although it also contains other financial assets and liabilities.

### *29 Other deposits*

All deposits other than transferable deposits are classed as other deposits. Only monetary institutions may accept deposits in Finland.

### *331 Money market instruments*

Negotiable claim certificates intended for short-term (max. 12 months) financing are primarily classed as money market instruments. The category includes

certificates of deposit, commercial papers, municipal papers, treasury bills and other short-term negotiable debt papers.

<sup>9</sup> Classification of financial assets and liabilities is described in more detail in the publication *Classification of Financial Assets and Liabilities 1996*, Handbooks 6, Statistics Finland, May 1995

<sup>10</sup> As of 1999, monetary gold is valued in Bank of Finland's balance sheet at the market price.

## 332 Bonds

This category includes negotiable bonds, such as government bonds, debenture bonds, warrant bonds and convertible bonds.

Market priced balance sheet data on bonds are obtained with Statistics Finland's own inquiry. The FIM and foreign currency denominated central government bond debt is recorded at market prices in accordance with State Treasury calculations. Interest accumulated on accrual basis but unpaid has been reinvested under the debt instrument. Be-

cause comprehensive data are not available on the holder sectors of bonds, the residual central government bond amount has been divided evenly between the sectors of non-financial corporations and households.

Flow calculations are essentially based on the exploitation of nominal values, price changes and known issue gains and losses. The data on central government debt are based on real issue and amortisation figures.

## 34 Financial derivatives

Such monetary instruments for which the value is dependent on the value of another commodity or the like are classified as financial derivatives. Examples of these are security or commodity options, forwards, futures and swaps.

In 1999, the item financial derivatives was extended in financial accounts to also cover the derivatives in bank statistics, in addition to those in the

balance of payments. For the time being, only partial data on relationships in respect of accounts receivable/payable and financial transactions between domestic units are included in these statistics. Basing on data collected with a separate inquiry for financial accounts, the net values of domestic financial derivatives, totalled up by sector, are often close to nil.

## 4 Loans

Credits granted direct or through an intermediary, usually evidenced by a promissory note, are classified as loans.

This category includes, among other things, housing loans, consumer credit, credit connected with a bank account (current account overdrafts), bills of

exchange, loans intermediated from government funds, repos (repurchase agreements), money market promissory notes, capitalisation agreements, financial leasing credit and hire purchase credit. Savings association deposits are also classified as loans.

## 5 Shares and other equity

Ownership of shares and other equity carries (ownership) rights with asset value to non-financial corporations and quasicorporate units. Such rights include the right to a share of the company's or corporation's profits and the right to a proportion of the assets at the closure of a company or corporation.

Shares and other equity are included in financial assets and liabilities on the basis of instructions issued in international manuals (ESA 1995 and SNA 1993).<sup>11</sup> From the investor's viewpoint, investing in shares is just one form of investing among many others. For a company, issuing shares is an alternative way to obtain external financing, which in financial

accounts is recorded as debt for the company. The balance sheets of financial accounts generally describe separately quoted shares, mutual funds shares, and other shares and equity.

The inclusion in Finland of housing and real estate corporation shares in financial assets and liabilities is not entirely without problems, and this must be taken into account in international comparisons. In Finland, the ownership of dwellings is usually based on the ownership of shares in a housing corporation. In addition to the totalled up market value of housing corporation shares, statistics have also been compiled on the market value of the entire dwelling stock between 1995 and 2000.

<sup>11</sup> System of National Accounts (SNA 1993), UN et al., 1993.

## 511 Quoted shares

Creditor and debtor sector data on quoted shares<sup>12</sup> at market prices are presented in the financial balance sheets from 1996 to 2000. The Book-Entry Securities Register of the Finnish Central Securities Depository Ltd., among other things, has been exploited in producing statistics on the holder sectors of quoted shares. Ownership in respect of the sector rest of the world includes shares marked in the banks' administrative registers.

In compliance with the ESA 1995, own shares held by issuers are not included in the statistics. For the same reason, a quoted company's series of unquoted shares are in these statistics included at the same price as its quoted shares and are also included in the quoted shares category.

The Register of the Finnish Central Securities Depository is exploited in establishing the quantities of quoted shares. Detailed, itemised data on the

ownership of each share series by sector are received quarterly from the Register. For flow data, all scrip issue and invalidated shares, for example, are removed from the share quantities thus established. Balance sheet and flow values for financial accounts are then obtained by multiplying share-specific flow and balance sheet volumes by the average price on the last day of the examination period and by the average price of the quarter, i.e. genuine volume changes by issue prices.

Because the methods for recording the net acquisitions of quoted shares differ in financial accounts and in the balance of payments, the statistics also differ from each other, especially in respect of the net acquisition of Finnish companies' shares by the sector rest of the world. As a result, the amount for the net lending of the sector rest of the world also differs in the two statistics.

## 5121 Housing corporation shares

The balance sheet values are based on the average market prices and floor areas of occupied dwellings calculated by dwelling type and region. Values for old dwellings and dwellings completed during the statistical year have been calculated separately. Dwellings that have exited from the housing market are also taken into account in the calculations of year-end balance values.

Owner sectors of housing corporation shares have been determined by first exploiting data on the counter sector and then the classification of types of

tenure, after which the ownership of the household sector is obtained as residual.

The data on the net acquisition of shares in new dwellings are based on the average prices and floor areas of new dwellings.

No final data on the dwelling stock in 2000 were available at the time these statistics were compiled. Due to this shortage of source data, the figures concerning the 2000 housing corporation share debt are highly preliminary and will be revised later.

## 5122+5123+513 Other shares and equity

Unquoted shares of limited companies and comparable shares of title, excluding mutual funds shares, to the capital of other company forms are included in this category. Real estate corporation shares and owners' investments in quasicorporate units, including companies owned by the state, municipalities<sup>13</sup> or joint municipal boards.

Other shares and equity are a problematic item in financial accounts. The situation is similar in several other countries, and unified frames are being developed for these statistics within the Member States of the EU.

Statistics on other shares and equity in non-financial corporations are essentially based on the exploi-

tation of the database of Statistics Finland's business structures statistics. Thus, the point of departure for balance sheet statistics is the debt's book value, corresponding with the nominal value. The main problem with the data, which otherwise cover the non-financial corporation sector comprehensively, is valuation – ESA 1995 requires valuation to be done at market prices.

In compliance with the ESA 1995, the own funds of corporations are defined as the value of the general government's ownership in quasicorporate units.

For the time being, the share debt is not itemised in the flow table of the sector rest of the world.

12 Quoted shares refer to the shares of the companies included in the Book-Entry Securities Register of the Finnish Central Securities Depository Ltd. at the time of statistics compilation. Up to the year 1995, all shares are shown as one item on the balance sheet due to unavailability of basic data.

13 Municipalities' equity in joint municipal boards (local government's internal share debt) contracted strongly when the municipal bookkeeping system was revised in 1997. Therefore, the time series for 1996–1997 is not commensurate in this respect.

## ***52 Mutual funds shares***

Balance sheet data on mutual funds shares held by the domestic sectors and the rest of the world are based on Statistics Finland's statistics on mutual funds. In accordance with the ESA 1995 manual, mutual funds investments (flows) include paid equity in net amounts and income from fund assets deducted with administrative costs (undistributed income is capitalised). Net flow of investments is di-

vided between sectors pro rata to changes in balance sheet values.

Due to lack of data, separate statistics could not be produced on foreign mutual funds shares (investments in foreign mutual funds).

The mutual funds debt of money market funds has been included in the data on sector S1222 and that of other investment funds in the data on sector S123.

## ***6 Insurance technical reserves***

This category includes funds, and changes in the funds, relating to individual (voluntary) pension schemes and life assurance, collected by life assurance corporations for future compensations.<sup>14</sup> In compliance with the ESA 1995, the insurance technical reserves of life assurance and individual pension schemes are included in their entirety in households'

receivables, regardless of the paying (receiving) sector. The item has been divided between domestic and foreign households pro rata to the amounts of premiums income.

Non-life insurance premiums and claim reserves, and changes in them, are also included in this category.

## ***7 Other accounts receivable/payable***

This category comprises trade credits (accounts receivable and payable, supplier credits) and advances for current or future performances. All items deemed as financial assets and liabilities not classi-

fied above are also classified as other accounts receivable/payable. Examples of these include taxes as yet unpaid or paid in advance, dividends, rents, wages and salaries, social security payments, etc.

## ***Financial accounts and other statistics***

Differences and interfaces between the balance of payments and financial and national accounts have been considered in the foregoing. Outstanding credit statistics are statistics on the lending of financial corporations, the state and social security funds. Financial accounts data differ partly from the data in outstanding credit statistics, because outstanding credit statistics are based on nominal values and financial accounts on market prices. The sector financial corporations also contains more units in financial accounts than in outstanding credit statistics.

Like many other statistics, Statistics Finland's business structures statistics are essentially based on book values. Because financial accounts data are based on market prices they may disagree with data in these statistical sources. Statistics Finland's bonds and debentures statistics are statistics on the stock according to the original amortisation plan, and issuance, of FIM denominated bonds at nominal values.

<sup>14</sup> Funds accumulated in a compulsory and collective pension insurance system, such as TEL, do not constitute households' assets. If employment pension contributions exceed pensions paid, the surplus is regarded in national accounts as general government (social security funds) savings.

## *Limitations of financial accounts*

The stock and flow data of financial accounts are published in accordance with the ESA 1995. Certain weaknesses still remain in the information base, which is why some data should be approached with due reservation. However, the consistent statistical system, with clear definitions, helps to eliminate shortages.

Data on other shares and equity are essentially based on financial statements material, which leads to underestimation in the data in respect of both financial assets and liabilities. The data on the flow of shares for 1993 to 1996 should also be approached with reservations.

Since statistical year 1995, bonds have mainly been valued at market prices that are inclusive of accrued but unpaid interest. The valuation at market prices fails to fully cover the accounts receivable/payable of all sectors.

In respect of some sectors, the category "Other accounts receivable/payable" includes items which could not be assigned elsewhere. The statistics con-

tain no data on credits granted by retail trade direct to households. However, in Finland these credits usually transfer to financial corporations which the statistics do cover.

Like the rest of national accounts, financial accounts are statistics derived from other (basic) statistics. The SNA and its latest European communities version ESA 1995 cover comprehensively the entire area of statistics on macroeconomics. Financial accounts can be regarded as the guiding foundation for the methodology and classification of all statistics on financing. Therefore, basic statistics are being increasingly built on the ESA 1995 classifications. A good example of this is the fact that the European Central Bank collects balance sheet data from monetary financial institutions in the EMU area entirely on the basis of the asset and liability and sector classifications of the ESA. This development trend both harmonises and adds to the quality of the statistics of the different countries concerned.



# 1

*The tables describe each sector's itemised financial assets and liabilities at the end of 1994 - 2000\*. The counter sector from which receivables are due or to which credit is owed is also given for each asset and liability. Additionally, the tables give each sector's total financial assets and liabilities by statistical year. Net financial assets are obtained by deducting total debt from total financial assets.*

# 1.1 ■ Non-financial corporations and housing corporations (S11), financial assets and liabilities 1994-2000\*

## Financial assets

<i>million FIM</i>	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	<b>27 410</b>	<b>33 186</b>	<b>41 706</b>	<b>53 134</b>	<b>60 435</b>	<b>61 318</b>	<b>54 865</b>
of which from financial and insurance corporations	24 847	30 937	38 589	50 620	58 238	58 299	52 767
general government	150	161	173	181	168	176	189
other domestic sectors	-	-	-	-	-	-	-
rest of the world	2 413	2 088	2 944	2 333	2 029	2 843	1 909
<b>Other deposits</b>	<b>10 972</b>	<b>19 728</b>	<b>13 100</b>	<b>4 790</b>	<b>3 058</b>	<b>3 633</b>	<b>5 569</b>
of which from financial and insurance corporations	10 972	19 728	13 100	4 790	3 058	3 633	5 569
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Money-market instruments</b>	<b>18 189</b>	<b>16 390</b>	<b>12 110</b>	<b>21 655</b>	<b>20 095</b>	<b>21 961</b>	<b>11 711</b>
of which from financial and insurance corporations	15 697	13 828	9 783	18 979	18 021	18 481	6 159
general government	1 410	2 307	2 326	1 594	998	3 309	4 894
other domestic sectors	1 074	255	-	870	968	-	-
rest of the world	8	-	1	212	108	171	658
<b>Bonds</b>	<b>58 977</b>	<b>40 332</b>	<b>33 152</b>	<b>29 941</b>	<b>31 594</b>	<b>39 289</b>	<b>49 042</b>
of which from financial and insurance corporations	27 843	11 659	6 944	6 770	8 428	11 692	14 830
general government	10 620	22 970	21 597	18 189	17 479	6 442	10 977
other domestic sectors	20 233	5 703	4 106	4 519	5 082	20 539	22 801
rest of the world	281	-	505	463	605	616	434
<b>Financial derivatives</b>	<b>-109</b>	<b>67</b>	<b>37</b>	<b>21</b>	<b>2</b>	<b>2 844</b>	<b>5 049</b>
of which from financial and insurance corporations	-	-	-	-	-	688	1 822
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-109	67	37	21	2	2 156	3 227
<b>Loans</b>	<b>109 607</b>	<b>95 407</b>	<b>111 364</b>	<b>167 497</b>	<b>149 596</b>	<b>252 133</b>	<b>363 330</b>
of which from financial and insurance corporations	36 345	19 273	22 099	16 446	13 400	20 956	23 182
general government	10 375	5 956	4 218	3 886	5 738	7 929	10 424
other domestic sectors	50 000	59 472	64 056	116 836	93 983	176 400	240 097
rest of the world	12 887	10 706	20 991	30 329	36 475	46 848	89 627
<b>Quoted shares</b>	<b>-</b>	<b>-</b>	<b>40 566</b>	<b>54 983</b>	<b>86 187</b>	<b>144 627</b>	<b>91 216</b>
of which from financial and insurance corporations	-	-	3 680	6 098	6 616	8 566	9 202
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	36 886	48 611	79 243	135 154	79 095
rest of the world	-	-	-	274	328	907	2 919
<b>Other shares and equity, excl. mutual funds shares</b>	<b>54 558</b>	<b>167 900</b>	<b>144 879</b>	<b>159 731</b>	<b>186 362</b>	<b>254 491</b>	<b>356 912</b>
of which from financial and insurance corporations	13 246	4 109	812	715	459	820	379
general government	7	3	-	-	-	-	11
other domestic sectors	-	114 741	87 170	80 981	99 630	127 672	153 490
rest of the world	41 305	49 047	56 897	78 035	86 273	125 999	203 032
<b>Mutual funds shares</b>	<b>957</b>	<b>838</b>	<b>2 902</b>	<b>4 460</b>	<b>5 478</b>	<b>9 770</b>	<b>14 015</b>
of which from financial and insurance corporations	957	838	2 902	4 460	5 478	9 770	14 015
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Insurance technical reserves</b>	<b>8 179</b>	<b>9 078</b>	<b>8 528</b>	<b>8 046</b>	<b>8 221</b>	<b>8 742</b>	<b>9 629</b>
<b>Other accounts receivable and payable</b>	<b>138 601</b>	<b>191 572</b>	<b>192 656</b>	<b>222 260</b>	<b>238 329</b>	<b>193 779</b>	<b>195 590</b>
of which from financial and insurance corporations	19 244	18 365	18 621	21 755	13 978	16 767	17 445
general government	9 755	9 913	10 601	20 434	26 363	24 781	29 855
other domestic sectors	92 461	140 084	137 463	158 797	182 036	123 570	113 925
rest of the world	17 141	23 210	25 971	21 274	15 952	28 661	34 365
<b>Financial assets, total</b>	<b>427 341</b>	<b>574 498</b>	<b>601 000</b>	<b>726 518</b>	<b>789 357</b>	<b>992 587</b>	<b>1 156 928</b>
<b>Net financial assets</b>	<b>-429 542</b>	<b>-796 393</b>	<b>-934 682</b>	<b>-1 063 115</b>	<b>-1 460 968</b>	<b>-2 694 843</b>	<b>-2 540 623</b>

## Liabilities

million FIM	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Other deposits</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Money-market instruments</b>	4 522	2 449	4 497	7 503	6 991	10 737	12 516
of which to							
financial and insurance corporations	2 376	1 231	1 458	2 018	1 869	4 340	5 168
general government	926	417	2 018	1 025	1 522	3 765	3 756
other domestic sectors	1 074	255	-	870	968	-	7
rest of the world	146	546	1 021	3 590	2 632	2 632	3 585
<b>Bonds</b>	53 853	34 095	31 219	33 610	33 123	51 418	71 730
of which to							
financial and insurance corporations	21 027	18 418	17 680	16 346	14 336	15 620	14 712
general government	2 271	2 371	3 559	3 902	5 488	6 471	6 563
other domestic sectors	20 233	5 843	4 242	4 886	5 293	20 858	23 085
rest of the world	10 322	7 463	5 738	8 476	8 006	8 469	27 370
<b>Financial derivatives</b>	-2 051	-151	40	182	100	5 007	4 295
of which to							
financial and insurance corporations	..	..	..	..	..	933	1 192
general government	..	..	..	..	..	..	..
other domestic sectors	..	..	..	..	..	..	..
rest of the world	-2 051	-151	40	182	100	4 074	3 103
<b>Loans</b>	417 067	383 572	397 575	448 225	439 653	566 491	690 377
of which to							
financial and insurance corporations	177 314	151 712	156 444	148 839	163 399	181 781	191 268
general government	135 791	126 893	117 023	115 494	110 480	112 394	112 731
other domestic sectors	51 685	60 832	65 605	118 595	95 861	178 576	242 582
rest of the world	52 277	44 135	58 503	65 297	69 913	93 740	143 796
<b>Quoted shares</b>	..	..	268 084	360 512	727 969	2 019 677	1 812 623
of which to							
financial and insurance corporations	..	..	22 444	27 941	43 388	85 188	55 179
general government	..	..	52 901	62 423	127 544	293 176	134 279
other domestic sectors	..	..	86 169	112 898	166 534	345 755	258 914
rest of the world	..	..	106 570	157 250	390 503	1 295 558	1 364 251
<b>Other shares and equity, excl. mutual funds shares</b>	216 720	760 894	652 255	722 920	798 870	866 078	942 140
of which to							
financial and insurance corporations	65 097	72 430	54 534	53 864	45 741	30 227	33 581
general government	72 043	138 272	122 328	133 712	143 586	170 527	177 587
other domestic sectors	-	459 254	443 717	496 031	561 466	604 316	662 687
rest of the world	79 580	90 938	31 676	39 313	48 077	61 008	68 285
<b>Mutual funds shares</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Insurance technical reserves</b>	-	-	-	-	-	-	-
<b>Other accounts receivable and payable</b>	166 772	190 032	182 012	216 681	243 619	168 022	163 870
of which to							
financial and insurance corporations	24 741	21 712	15 169	20 868	23 557	16 663	17 244
general government	25 083	13 134	11 431	20 439	24 749	11 664	13 993
other domestic sectors	99 333	138 448	137 784	158 786	182 207	123 820	113 459
rest of the world	17 615	16 738	17 628	16 588	13 106	15 875	19 174
<b>Liabilities, total</b>	<b>856 883</b>	<b>1 370 891</b>	<b>1 535 682</b>	<b>1 789 633</b>	<b>2 250 325</b>	<b>3 687 430</b>	<b>3 697 551</b>

# 1.2. Financial and insurance corporations (S12), financial assets and liabilities 1994-2000\*

## Financial assets

<i>million FIM</i>	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	<b>5 171</b>	<b>4 257</b>	<b>4 082</b>	<b>4 261</b>	<b>4 704</b>	<b>4 431</b>	<b>3 634</b>
<b>Currency and transferable deposits</b>	<b>98 057</b>	<b>96 989</b>	<b>80 798</b>	<b>105 662</b>	<b>119 987</b>	<b>166 292</b>	<b>173 617</b>
of which from financial and insurance corporations	11 134	22 276	13 193	15 274	21 547	39 839	28 570
general government	279	300	290	289	234	265	270
other domestic sectors	-	-	-	-	-	-	-
rest of the world	86 644	74 413	67 315	90 099	98 206	126 188	144 777
<b>Other deposits</b>	<b>36 371</b>	<b>34 255</b>	<b>39 259</b>	<b>40 278</b>	<b>29 487</b>	<b>35 332</b>	<b>33 110</b>
of which from financial and insurance corporations	32 942	27 327	34 082	29 779	23 652	30 844	27 363
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	3 429	6 928	5 177	10 499	5 835	4 488	5 747
<b>Money-market instruments</b>	<b>97 900</b>	<b>83 685</b>	<b>67 919</b>	<b>68 864</b>	<b>58 887</b>	<b>61 679</b>	<b>56 135</b>
of which from financial and insurance corporations	61 607	54 837	38 398	39 086	41 584	49 308	38 882
general government	24 974	24 624	24 164	24 732	12 759	1 985	4 757
other domestic sectors	2 376	1 231	1 458	2 018	1 869	4 340	5 168
rest of the world	8 943	2 993	3 899	3 028	2 675	6 046	7 328
<b>Bonds</b>	<b>75 166</b>	<b>107 300</b>	<b>123 645</b>	<b>143 708</b>	<b>156 449</b>	<b>173 569</b>	<b>186 557</b>
of which from financial and insurance corporations	16 173	19 203	16 536	15 149	13 267	10 008	11 990
general government	32 840	62 008	68 688	80 072	96 132	86 428	77 477
other domestic sectors	21 243	18 482	17 711	16 366	14 352	15 635	14 733
rest of the world	4 910	7 607	20 710	32 121	32 698	61 498	82 357
<b>Financial derivatives</b>	<b>-378</b>	<b>110</b>	<b>-59</b>	<b>1 382</b>	<b>747</b>	<b>12 859</b>	<b>11 061</b>
of which from financial and insurance corporations	..	..	..	..	..	..	..
general government	..	..	..	..	..	..	..
other domestic sectors	..	..	..	..	..	933	1 192
rest of the world	-378	110	-59	1 382	747	11 926	9 869
<b>Loans</b>	<b>439 230</b>	<b>444 059</b>	<b>455 474</b>	<b>464 719</b>	<b>476 333</b>	<b>515 776</b>	<b>546 135</b>
of which from financial and insurance corporations	38 780	61 476	50 629	56 757	56 893	58 264	51 142
general government	14 867	18 989	16 577	15 555	15 337	16 043	17 092
other domestic sectors	360 982	329 037	330 052	326 858	357 164	397 328	425 401
rest of the world	24 601	34 557	58 216	65 549	46 939	44 141	52 500
<b>Quoted shares</b>	<b>-</b>	<b>-</b>	<b>34 265</b>	<b>49 064</b>	<b>71 230</b>	<b>145 264</b>	<b>128 469</b>
of which from financial and insurance corporations	-	-	7 595	11 528	10 266	14 073	5 695
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	22 444	27 941	43 388	85 188	55 179
rest of the world	-	-	4 226	9 595	17 576	46 003	67 595
<b>Other shares and equity, excl. mutual funds shares</b>	<b>84 429</b>	<b>98 314</b>	<b>76 327</b>	<b>78 364</b>	<b>99 938</b>	<b>96 491</b>	<b>108 320</b>
of which from financial and insurance corporations	14 064	21 987	20 211	22 501	43 759	50 719	37 230
general government	83	103	111	88	184	186	118
other domestic sectors	65 097	72 430	54 534	53 864	45 741	30 227	33 581
rest of the world	5 185	3 794	1 471	1 911	10 254	15 359	37 391
<b>Mutual funds shares</b>	<b>404</b>	<b>508</b>	<b>1 112</b>	<b>1 991</b>	<b>4 601</b>	<b>10 896</b>	<b>13 198</b>
of which from financial and insurance corporations	404	508	1 112	1 991	4 601	10 896	13 198
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	..	..	..	..	..	..	..
<b>Insurance technical reserves</b>	<b>1 407</b>	<b>2 029</b>	<b>1 973</b>	<b>2 055</b>	<b>1 999</b>	<b>1 988</b>	<b>2 101</b>
<b>Other accounts receivable and payable</b>	<b>50 721</b>	<b>51 406</b>	<b>42 735</b>	<b>47 011</b>	<b>55 690</b>	<b>47 927</b>	<b>52 911</b>
of which from financial and insurance corporations	4 740	8 528	6 897	4 372	7 291	13 224	16 243
general government	2 357	2 369	3 092	2 334	1 826	1 356	651
other domestic sectors	31 475	29 305	19 819	25 640	29 815	21 385	21 966
rest of the world	12 149	11 204	12 927	14 665	16 758	11 962	14 051
<b>Financial assets, total</b>	<b>888 478</b>	<b>922 912</b>	<b>927 530</b>	<b>1 007 359</b>	<b>1 080 052</b>	<b>1 272 504</b>	<b>1 315 248</b>
<b>Net financial assets</b>	<b>-19 796</b>	<b>23 314</b>	<b>33 707</b>	<b>28 714</b>	<b>33 795</b>	<b>63 241</b>	<b>67 184</b>

## Liabilities

million FIM	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	<b>213 740</b>	<b>237 704</b>	<b>257 630</b>	<b>274 679</b>	<b>334 468</b>	<b>372 051</b>	<b>385 022</b>
of which to							
financial and insurance corporations	11 134	22 276	13 193	15 274	21 547	39 839	28 570
general government	11 588	11 421	14 230	15 802	9 210	13 380	11 448
other domestic sectors	154 313	172 772	197 235	208 945	249 410	263 708	259 312
rest of the world	36 705	31 235	32 972	34 658	54 301	55 124	85 692
<b>Other deposits</b>	<b>156 167</b>	<b>151 989</b>	<b>125 225</b>	<b>130 070</b>	<b>94 185</b>	<b>109 033</b>	<b>119 311</b>
of which to							
financial and insurance corporations	32 942	27 327	34 082	29 779	23 652	30 844	27 363
general government	6 954	9 183	2 580	11 914	8 147	11 768	22 616
other domestic sectors	116 271	115 479	88 563	87 732	60 497	63 293	66 619
rest of the world	-	-	-	645	1 889	3 128	2 713
<b>Money-market instruments</b>	<b>147 422</b>	<b>128 736</b>	<b>115 055</b>	<b>115 109</b>	<b>119 365</b>	<b>122 600</b>	<b>91 445</b>
of which to							
financial and insurance corporations	61 607	54 837	38 398	39 086	41 584	49 308	38 882
general government	60 995	47 148	54 729	45 116	52 459	46 192	27 433
other domestic sectors	15 697	13 874	9 824	19 053	18 205	18 700	6 373
rest of the world	9 123	12 877	12 104	11 854	7 117	8 400	18 757
<b>Bonds</b>	<b>144 360</b>	<b>112 345</b>	<b>103 564</b>	<b>107 689</b>	<b>89 532</b>	<b>90 894</b>	<b>88 799</b>
of which to							
financial and insurance corporations	16 173	19 203	16 536	15 149	13 267	10 008	11 990
general government	25 344	20 973	22 794	18 326	15 433	12 226	8 786
other domestic sectors	27 843	14 294	10 024	10 095	9 317	12 554	16 529
rest of the world	75 000	57 875	54 210	64 119	51 515	56 106	51 494
<b>Financial derivatives</b>	<b>-3 955</b>	<b>-2 635</b>	<b>-309</b>	<b>2 370</b>	<b>222</b>	<b>9 056</b>	<b>9 489</b>
of which to							
financial and insurance corporations	..	..	..	..	..	..	..
general government	..	..	..	..	..	..	..
other domestic sectors	..	..	..	..	..	688	1 822
rest of the world	-3 955	-2 635	-309	2 370	222	8 368	7 667
<b>Loans</b>	<b>102 485</b>	<b>117 567</b>	<b>104 562</b>	<b>110 963</b>	<b>97 828</b>	<b>113 670</b>	<b>113 065</b>
of which to							
financial and insurance corporations	38 780	61 476	50 629	56 757	56 893	58 264	51 142
general government	11 118	21 698	13 137	9 214	8 768	7 589	7 711
other domestic sectors	36 688	19 482	22 271	16 580	13 431	21 090	23 214
rest of the world	15 899	14 911	18 525	28 412	18 736	26 727	30 998
<b>Quoted shares</b>	<b>..</b>	<b>..</b>	<b>25 045</b>	<b>48 573</b>	<b>54 578</b>	<b>64 409</b>	<b>41 574</b>
of which to							
financial and insurance corporations	..	..	7 595	11 528	10 266	14 073	5 695
general government	..	..	1 868	2 933	3 988	4 822	6 727
other domestic sectors	..	..	10 416	17 657	18 593	20 960	14 774
rest of the world	..	..	5 166	16 455	21 731	24 554	14 378
<b>Other shares and equity, excl. mutual funds shares</b>	<b>44 803</b>	<b>40 837</b>	<b>30 769</b>	<b>33 646</b>	<b>74 589</b>	<b>91 068</b>	<b>99 243</b>
of which to							
financial and insurance corporations	14 064	21 987	20 211	22 501	43 759	50 719	37 230
general government	8 969	7 840	7 659	7 865	15 829	13 951	14 020
other domestic sectors	20 350	9 114	2 300	2 625	2 870	3 738	3 948
rest of the world	1 420	1 896	599	655	12 131	22 660	44 045
<b>Mutual funds shares</b>	<b>5 202</b>	<b>5 210</b>	<b>11 781</b>	<b>18 359</b>	<b>28 951</b>	<b>61 330</b>	<b>83 462</b>
of which to							
financial and insurance corporations	404	508	1 112	1 991	4 601	10 896	13 198
general government	-	387	1 646	2 571	2 262	4 117	5 391
other domestic sectors	4 769	4 279	8 909	13 533	21 210	43 735	57 630
rest of the world	29	36	114	264	878	2 582	7 243
<b>Insurance technical reserves</b>	<b>58 274</b>	<b>61 813</b>	<b>73 233</b>	<b>86 936</b>	<b>106 001</b>	<b>126 099</b>	<b>146 907</b>
<b>Other accounts receivable and payable</b>	<b>39 776</b>	<b>46 032</b>	<b>47 268</b>	<b>50 251</b>	<b>46 538</b>	<b>49 053</b>	<b>69 747</b>
of which to							
financial and insurance corporations	4 740	8 528	6 897	4 372	7 291	13 224	16 243
general government	2 059	2 417	2 183	3 445	3 674	8 152	3 992
other domestic sectors	23 432	21 977	22 090	24 548	17 344	19 489	20 346
rest of the world	9 545	13 110	16 098	17 886	18 229	8 188	29 166
<b>Liabilities, total</b>	<b>908 274</b>	<b>899 598</b>	<b>893 823</b>	<b>978 645</b>	<b>1 046 257</b>	<b>1 209 263</b>	<b>1 248 064</b>

# 1.3. The central bank (S121), financial assets and liabilities 1994-2000\*

## Financial assets

<i>million FIM</i>	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	5 171	4 257	4 082	4 261	4 704	4 431	3 634
<b>Currency and transferable deposits</b>	47 672	40 505	28 817	40 827	43 358	46 349	47 077
of which from financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	16
other domestic sectors	-	-	-	-	-	-	-
rest of the world	47 672	40 505	28 817	40 827	43 358	46 349	47 061
<b>Other deposits</b>	2 235	13 225	17 620	9 884	4 255	12 766	5 881
of which from financial and insurance corporations	881	8 177	13 126	2 770	-	8 998	2 702
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	1 354	5 048	4 494	7 114	4 255	3 768	3 179
<b>Money-market instruments</b>	443	-	-	-	-	1 087	447
of which from financial and insurance corporations	443	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	1 087	447
<b>Bonds</b>	3 460	2 909	2 396	1 848	1 536	3 860	4 434
of which from financial and insurance corporations	803	417	196	115	63	29	108
general government	-	-	-	-	-	-	-
other domestic sectors	2 657	2 492	2 200	1 733	1 473	1 212	852
rest of the world	..	..	..	..	..	2 619	3 474
<b>Financial derivatives</b>	..	..	..	..	..	..	..
of which from financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	..	..	..	..	..	..	..
<b>Loans</b>	5 377	5 273	337	183	112	46	45
of which from financial and insurance corporations	4 786	4 770	175	66	19	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	591	503	162	117	93	45	44
rest of the world	-	-	-	-	-	1	1
<b>Quoted shares</b>	..	..	..	-	-	-	-
of which from financial and insurance corporations	..	..	..	-	-	-	-
general government	..	..	..	-	-	-	-
other domestic sectors	..	..	..	-	-	-	-
rest of the world	..	..	..	-	-	-	-
<b>Other shares and equity, excl. mutual funds shares</b>	432	494	207	216	837	4 823	4 819
of which from financial and insurance corporations	337	337	46	48	35	10	11
general government	-	-	-	-	-	-	-
other domestic sectors	42	46	47	47	328	178	172
rest of the world	53	111	114	121	474	4 635	4 636
<b>Mutual funds shares</b>	-	-	-	-	-	-	-
of which from financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Insurance technical reserves</b>	-	-	-	-	-	-	-
<b>Other accounts receivable and payable</b>	1 855	765	500	544	453	603	-
of which from financial and insurance corporations	14	688	486	539	-	603	-
general government	-	23	-	-	-	-	-
other domestic sectors	1 841	54	14	5	453	-	-
rest of the world	-	-	-	-	-	-	-
<b>Financial assets, total</b>	<b>66 645</b>	<b>67 428</b>	<b>53 959</b>	<b>57 763</b>	<b>55 255</b>	<b>73 965</b>	<b>66 337</b>
<b>Net financial assets</b>	<b>7 883</b>	<b>7 336</b>	<b>13 545</b>	<b>20 227</b>	<b>20 838</b>	<b>25 114</b>	<b>31 073</b>

## Liabilities

<i>million FIM</i>	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	14 990	28 663	20 603	22 160	29 183	47 359	33 487
of which to							
financial and insurance corporations	5 008	16 729	7 826	8 926	15 630	32 330	17 657
general government	124	108	36	14	15	52	19
other domestic sectors	9 728	10 612	11 807	12 636	12 805	14 424	14 656
rest of the world	130	1 214	934	584	733	553	1 155
<b>Other deposits</b>	8 075	4 022	4 070	4 827	5	1 427	1 777
of which to							
financial and insurance corporations	6 526	3 028	3 496	4 795	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	1 549	994	574	32	5	4	2
rest of the world	-	-	-	-	-	1 423	1 775
<b>Money-market instruments</b>	35 236	27 089	15 530	10 500	4 950	-	-
of which to							
financial and insurance corporations	19 984	19 171	10 770	9 549	4 535	-	-
general government	13 063	6 608	4 760	659	80	-	-
other domestic sectors	2 189	1 310	-	292	335	-	-
rest of the world	-	-	-	-	-	-	-
<b>Bonds</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Financial derivatives</b>	..	..	..	..	..	..	..
of which to							
financial and insurance corporations	..	..	..	..	..	..	..
general government	..	..	..	..	..	..	..
other domestic sectors	..	..	..	..	..	..	..
rest of the world	..	..	..	..	..	..	..
<b>Loans</b>	-	-	-	3	-	-	-
of which to							
financial and insurance corporations	-	-	-	3	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Quoted shares</b>	..	..	-	-	-	-	-
of which to							
financial and insurance corporations	..	..	-	-	-	-	-
general government	..	..	-	-	-	-	-
other domestic sectors	..	..	-	-	-	-	-
rest of the world	..	..	-	-	-	-	-
<b>Other shares and equity, excl. mutual funds shares</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Mutual funds shares</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Insurance technical reserves</b>	-	-	-	-	-	-	-
<b>Other accounts receivable and payable</b>	461	318	211	46	279	65	-
of which to							
financial and insurance corporations	3	301	196	46	-	65	-
general government	-	7	7	-	-	-	-
other domestic sectors	458	10	8	-	279	-	-
rest of the world	-	-	-	-	-	-	-
<b>Liabilities, total</b>	58 762	60 092	40 414	37 536	34 417	48 851	35 264

# 1.4. Deposit banks (S1221), financial assets and liabilities 1994-2000\*

## Financial assets

million FIM	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	<b>47 174</b>	<b>52 890</b>	<b>48 762</b>	<b>61 490</b>	<b>72 739</b>	<b>114 217</b>	<b>117 761</b>
of which from financial and insurance corporations	8 210	19 106	10 212	12 187	17 917	34 820	20 454
general government	279	293	287	288	231	254	236
other domestic sectors	-	-	-	-	-	-	-
rest of the world	38 685	33 491	38 263	49 015	54 591	79 143	97 071
<b>Other deposits</b>	<b>21 959</b>	<b>14 707</b>	<b>16 110</b>	<b>23 603</b>	<b>20 639</b>	<b>18 157</b>	<b>20 685</b>
of which from financial and insurance corporations	21 959	14 707	16 110	23 603	20 639	18 157	20 685
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Money-market instruments</b>	<b>79 275</b>	<b>69 082</b>	<b>52 790</b>	<b>47 006</b>	<b>39 307</b>	<b>37 471</b>	<b>30 992</b>
of which from financial and insurance corporations	54 964	47 973	33 049	26 870	29 495	35 525	25 741
general government	23 952	20 987	19 614	20 067	9 346	1 301	2 998
other domestic sectors	359	122	127	69	385	128	618
rest of the world	-	-	-	-	81	517	1 635
<b>Bonds</b>	<b>44 728</b>	<b>70 383</b>	<b>66 600</b>	<b>69 884</b>	<b>73 774</b>	<b>77 696</b>	<b>76 580</b>
of which from financial and insurance corporations	11 765	12 803	10 308	9 900	7 484	3 875	6 692
general government	15 343	40 905	37 415	42 548	46 517	41 098	34 413
other domestic sectors	15 175	13 217	12 535	10 097	8 760	8 462	7 114
rest of the world	2 445	3 458	6 342	7 339	11 013	24 261	28 361
<b>Financial derivatives</b>	<b>-457</b>	<b>126</b>	<b>-76</b>	<b>6</b>	<b>110</b>	<b>8 745</b>	<b>8 685</b>
of which from financial and insurance corporations	..	..	..	..	..	..	..
general government	..	..	..	..	..	..	..
other domestic sectors	..	..	..	..	..	933	1 192
rest of the world	-457	126	-76	6	110	7 812	7 493
<b>Loans</b>	<b>343 163</b>	<b>327 552</b>	<b>346 564</b>	<b>355 000</b>	<b>374 780</b>	<b>408 879</b>	<b>466 008</b>
of which from financial and insurance corporations	28 389	32 147	28 495	34 898	39 827	50 128	48 371
general government	5 686	5 629	6 481	4 830	5 003	5 267	6 499
other domestic sectors	297 079	268 153	268 307	266 783	297 836	326 134	359 171
rest of the world	12 009	21 623	43 281	48 489	32 114	27 350	51 967
<b>Quoted shares</b>	<b>..</b>	<b>..</b>	<b>2 796</b>	<b>2 679</b>	<b>1 615</b>	<b>1 966</b>	<b>2 027</b>
of which from financial and insurance corporations	..	..	1 751	1 692	1 265	804	1 334
general government	-	-	-	-	-	-	-
other domestic sectors	..	..	911	961	84	1 102	693
rest of the world	..	..	134	26	266	60	-
<b>Other shares and equity, excl. mutual funds shares</b>	<b>38 074</b>	<b>34 153</b>	<b>35 381</b>	<b>32 345</b>	<b>21 447</b>	<b>16 391</b>	<b>16 053</b>
of which from financial and insurance corporations	6 357	4 634	3 376	4 086	4 858	2 803	2 550
general government	3	3	3	-	4	-	-
other domestic sectors	28 759	28 621	31 289	27 557	16 042	13 147	12 567
rest of the world	2 955	895	713	702	543	441	936
<b>Mutual funds shares</b>	<b>133</b>	<b>72</b>	<b>87</b>	<b>97</b>	<b>178</b>	<b>312</b>	<b>240</b>
of which from financial and insurance corporations	133	72	87	97	178	312	240
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Insurance technical reserves</b>	<b>31</b>	<b>55</b>	<b>28</b>	<b>30</b>	<b>32</b>	<b>35</b>	<b>38</b>
<b>Other accounts receivable and payable</b>	<b>26 750</b>	<b>35 340</b>	<b>28 401</b>	<b>31 403</b>	<b>39 635</b>	<b>18 831</b>	<b>22 521</b>
of which from financial and insurance corporations	1 993	4 495	4 142	1 262	3 503	2 714	1 704
general government	275	509	1 709	1 593	1 076	71	82
other domestic sectors	16 872	22 269	13 653	18 046	22 061	12 534	14 339
rest of the world	7 610	8 067	8 897	10 502	12 995	3 512	6 396
<b>Financial assets, total</b>	<b>600 830</b>	<b>604 360</b>	<b>597 443</b>	<b>623 543</b>	<b>644 256</b>	<b>702 700</b>	<b>761 590</b>
<b>Net financial assets</b>	<b>-37 202</b>	<b>682</b>	<b>4 809</b>	<b>2 002</b>	<b>6 394</b>	<b>3 223</b>	<b>8 695</b>

## Liabilities

million FIM	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	<b>198 750</b>	<b>209 041</b>	<b>237 027</b>	<b>252 519</b>	<b>305 285</b>	<b>324 692</b>	<b>351 535</b>
of which to							
financial and insurance corporations	6 126	5 547	5 367	6 348	5 917	7 509	10 913
general government	11 464	11 313	14 194	15 788	9 195	13 328	11 429
other domestic sectors	144 585	162 160	185 428	196 309	236 605	249 284	244 656
rest of the world	36 575	30 021	32 038	34 074	53 568	54 571	84 537
<b>Other deposits</b>	<b>148 092</b>	<b>147 967</b>	<b>121 155</b>	<b>125 243</b>	<b>94 180</b>	<b>107 606</b>	<b>117 534</b>
of which to							
financial and insurance corporations	26 416	24 299	30 586	24 984	23 652	30 844	27 363
general government	6 954	9 183	2 580	11 914	8 147	11 768	22 616
other domestic sectors	114 722	114 485	87 989	87 700	60 492	63 289	66 617
rest of the world	-	-	-	645	1 889	1 705	938
<b>Money-market instruments</b>	<b>101 587</b>	<b>78 205</b>	<b>82 669</b>	<b>88 275</b>	<b>106 507</b>	<b>118 699</b>	<b>88 969</b>
of which to							
financial and insurance corporations	40 582	21 560	19 550	23 796	34 919	48 764	38 132
general government	47 125	39 569	48 032	43 395	51 844	45 541	27 128
other domestic sectors	10 640	10 344	7 813	17 426	16 525	17 392	5 394
rest of the world	3 240	6 732	7 274	3 658	3 219	7 002	18 315
<b>Bonds</b>	<b>78 290</b>	<b>54 625</b>	<b>41 784</b>	<b>42 527</b>	<b>40 389</b>	<b>40 626</b>	<b>63 174</b>
of which to							
financial and insurance corporations	3 374	5 277	4 020	5 139	6 209	6 161	7 211
general government	19 347	12 079	11 737	9 064	8 033	4 242	3 721
other domestic sectors	20 122	8 583	6 474	6 574	7 557	10 870	12 035
rest of the world	35 447	28 686	19 553	21 750	18 590	19 353	40 207
<b>Financial derivatives</b>	<b>-1 908</b>	<b>-1 846</b>	<b>-751</b>	<b>79</b>	<b>-632</b>	<b>7 791</b>	<b>8 443</b>
of which to							
financial and insurance corporations	..	..	..	..	..	..	..
general government	..	..	..	..	..	..	..
other domestic sectors	..	..	..	..	..	688	1 822
rest of the world	-1 908	-1 846	-751	79	-632	7 103	6 621
<b>Loans</b>	<b>66 222</b>	<b>68 005</b>	<b>61 400</b>	<b>62 040</b>	<b>40 270</b>	<b>55 862</b>	<b>62 994</b>
of which to							
financial and insurance corporations	12 093	24 178	18 360	16 766	12 611	13 072	13 956
general government	8 151	18 211	10 678	6 676	5 875	5 383	6 177
other domestic sectors	31 303	14 202	17 716	14 264	10 225	19 060	22 371
rest of the world	14 675	11 414	14 646	24 334	11 559	18 347	20 490
<b>Quoted shares</b>	<b>..</b>	<b>..</b>	<b>2 267</b>	<b>2 939</b>	<b>4 315</b>	<b>5 346</b>	<b>7 439</b>
of which to							
financial and insurance corporations	..	..	1 349	768	1 772	2 545	1 573
general government	..	..	107	122	224	457	526
other domestic sectors	..	..	797	1 713	2 119	2 129	4 540
rest of the world	..	..	14	336	200	215	800
<b>Other shares and equity, excl. mutual funds shares</b>	<b>21 371</b>	<b>15 111</b>	<b>11 731</b>	<b>12 291</b>	<b>16 190</b>	<b>16 488</b>	<b>22 310</b>
of which to							
financial and insurance corporations	4 395	11 650	9 545	9 542	13 547	13 294	18 301
general government	4 227	1 114	631	671	12	71	33
other domestic sectors	11 468	2 328	1 416	1 855	2 383	2 868	3 565
rest of the world	1 281	19	139	223	248	255	411
<b>Mutual funds shares</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Insurance technical reserves</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other accounts receivable and payable</b>	<b>25 628</b>	<b>32 570</b>	<b>35 352</b>	<b>35 628</b>	<b>31 358</b>	<b>22 367</b>	<b>30 497</b>
of which to							
financial and insurance corporations	1 148	4 541	3 511	1 509	2 034	1 657	4 832
general government	169	719	879	1 315	1 399	910	1 127
other domestic sectors	17 891	18 279	18 918	19 887	13 746	15 262	16 962
rest of the world	6 420	9 031	12 044	12 917	14 179	4 538	7 576
<b>Liabilities, total</b>	<b>638 032</b>	<b>603 678</b>	<b>592 634</b>	<b>621 541</b>	<b>637 862</b>	<b>699 477</b>	<b>752 895</b>

# 1.5. Money market funds (S1222) and other monetary financial institutions practising financial intermediation (S1223), financial assets and liabilities 1994-2000\*

## Financial assets

<i>million FIM</i>	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	<b>893</b>	<b>706</b>	<b>652</b>	<b>881</b>	<b>741</b>	<b>642</b>	<b>614</b>
of which from financial and insurance corporations	853	675	630	868	739	630	590
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	40	31	22	13	2	12	24
<b>Other deposits</b>	<b>2 789</b>	<b>3 924</b>	<b>1 942</b>	<b>4 134</b>	<b>2 328</b>	<b>1 695</b>	<b>726</b>
of which from financial and insurance corporations	1 242	2 233	1 374	1 048	1 078	1 207	726
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	1 547	1 691	568	3 086	1 250	488	-
<b>Money-market instruments</b>	<b>12 806</b>	<b>7 007</b>	<b>6 582</b>	<b>8 145</b>	<b>6 772</b>	<b>5 567</b>	<b>6 461</b>
of which from financial and insurance corporations	2 219	2 525	941	3 228	3 188	2 644	2 898
general government	941	910	1 089	903	1 060	475	1 220
other domestic sectors	915	663	717	1 159	-	474	686
rest of the world	8 731	2 909	3 835	2 855	2 524	1 974	1 657
<b>Bonds</b>	<b>9 523</b>	<b>5 904</b>	<b>12 458</b>	<b>21 617</b>	<b>14 257</b>	<b>11 143</b>	<b>7 897</b>
of which from financial and insurance corporations	1 179	1 502	950	698	1 824	1 891	1 203
general government	6 033	2 436	2 942	3 302	1 582	1 843	2 488
other domestic sectors	1 265	620	378	387	263	255	373
rest of the world	1 046	1 346	8 188	17 230	10 588	7 154	3 833
<b>Financial derivatives</b>	<b>79</b>	<b>-16</b>	<b>17</b>	<b>1 376</b>	<b>45</b>	<b>3 333</b>	<b>1 456</b>
of which from financial and insurance corporations	..	..	..	..	..	..	..
general government	..	..	..	..	..	..	..
other domestic sectors	..	..	..	..	..	..	..
rest of the world	79	-16	17	1 376	45	3 333	1 456
<b>Loans</b>	<b>70 041</b>	<b>66 368</b>	<b>71 176</b>	<b>71 783</b>	<b>71 051</b>	<b>83 979</b>	<b>57 519</b>
of which from financial and insurance corporations	1 647	1 381	1 121	1 284	1 506	1 695	803
general government	8 554	12 308	9 755	10 387	10 039	10 575	10 334
other domestic sectors	49 244	41 847	47 327	45 669	47 169	55 384	46 275
rest of the world	10 596	10 832	12 973	14 443	12 337	16 325	107
<b>Quoted shares</b>	<b>..</b>	<b>..</b>	<b>9</b>	<b>55</b>	<b>2 124</b>	<b>143</b>	<b>98</b>
of which from financial and insurance corporations	..	..	8	16	2 066	15	-
general government	-	-	-	-	-	-	-
other domestic sectors	..	..	1	39	58	128	98
rest of the world	..	..	-	-	-	-	-
<b>Other shares and equity, excl. mutual funds shares</b>	<b>2 827</b>	<b>1 590</b>	<b>1 237</b>	<b>1 326</b>	<b>1 353</b>	<b>669</b>	<b>806</b>
of which from financial and insurance corporations	1 255	348	191	202	415	242	120
general government	-	-	-	-	-	-	-
other domestic sectors	1 564	1 236	1 040	1 118	915	385	617
rest of the world	8	6	6	6	23	42	69
<b>Mutual funds shares</b>	<b>-</b>	<b>18</b>	<b>33</b>	<b>23</b>	<b>13</b>	<b>235</b>	<b>49</b>
of which from financial and insurance corporations	-	18	33	23	13	235	49
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	..	..	..	..	..	..	..
<b>Insurance technical reserves</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other accounts receivable and payable</b>	<b>6 984</b>	<b>4 467</b>	<b>4 253</b>	<b>4 936</b>	<b>4 640</b>	<b>7 049</b>	<b>2 388</b>
of which from financial and insurance corporations	375	484	351	295	998	931	218
general government	1 054	761	623	559	432	276	232
other domestic sectors	2 140	1 105	943	1 082	995	641	971
rest of the world	3 415	2 117	2 336	3 000	2 215	5 201	967
<b>Financial assets, total</b>	<b>105 942</b>	<b>89 968</b>	<b>98 359</b>	<b>114 276</b>	<b>103 324</b>	<b>114 455</b>	<b>78 014</b>
<b>Net financial assets</b>	<b>7 656</b>	<b>4 239</b>	<b>6 964</b>	<b>6 228</b>	<b>5 290</b>	<b>8 501</b>	<b>-4 375</b>

## Liabilities

million FIM	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Other deposits</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Money-market instruments</b>	10 400	10 206	10 046	11 505	5 904	3 711	2 337
of which to							
financial and insurance corporations	852	870	1 687	1 449	197	471	623
general government	797	971	1 567	525	469	541	293
other domestic sectors	2 868	2 220	1 962	1 335	1 340	1 301	979
rest of the world	5 883	6 145	4 830	8 196	3 898	1 398	442
<b>Bonds</b>	61 175	48 185	51 678	58 367	41 922	45 051	18 585
of which to							
financial and insurance corporations	8 342	10 561	6 868	5 495	4 174	2 797	2 292
general government	5 678	5 141	6 978	7 205	3 968	4 666	3 353
other domestic sectors	7 602	3 294	3 175	3 298	855	835	1 660
rest of the world	39 553	29 189	34 657	42 369	32 925	36 753	11 280
<b>Financial derivatives</b>	-2 047	-789	442	2 291	632	972	930
of which to							
financial and insurance corporations	..	..	..	..	..	..	..
general government	..	..	..	..	..	..	..
other domestic sectors	..	..	..	..	..	..	..
rest of the world	-2 047	-789	442	2 291	632	972	930
<b>Loans</b>	18 044	19 349	20 401	25 493	32 522	37 712	39 239
of which to							
financial and insurance corporations	12 309	13 580	15 743	21 937	27 560	33 146	32 604
general government	2 793	1 427	845	688	662	652	517
other domestic sectors	1 942	1 957	1 610	-	27	176	793
rest of the world	1 000	2 385	2 203	2 868	4 273	3 738	5 325
<b>Quoted shares</b>	..	..	-	-	-	-	-
of which to							
financial and insurance corporations	..	..	-	-	-	-	-
general government	..	..	-	-	-	-	-
other domestic sectors	..	..	-	-	-	-	-
rest of the world	..	..	-	-	-	-	-
<b>Other shares and equity, excl. mutual funds shares</b>	4 629	3 391	3 375	4 067	9 814	6 682	8 780
of which to							
financial and insurance corporations	3 004	2 015	1 695	2 400	8 045	6 121	1 021
general government	1 144	1 209	1 284	1 235	1 373	159	98
other domestic sectors	459	46	-	36	-	32	34
rest of the world	22	121	396	396	396	370	7 627
<b>Mutual funds shares</b>	-	-	-	-	-	2 158	10 140
of which to							
financial and insurance corporations	-	-	-	-	-	83	650
general government	-	-	-	-	-	256	1 161
other domestic sectors	-	-	-	-	-	1 813	7 259
rest of the world	-	-	-	-	-	6	1 070
<b>Insurance technical reserves</b>	-	-	-	-	-	-	-
<b>Other accounts receivable and payable</b>	6 085	5 387	5 453	6 325	7 240	9 668	2 378
of which to							
financial and insurance corporations	1 607	1 058	803	595	1 715	2 641	528
general government	516	342	213	403	757	1 816	301
other domestic sectors	1 454	893	1 078	1 138	1 344	2 068	1 042
rest of the world	2 508	3 094	3 359	4 189	3 424	3 143	507
<b>Liabilities, total</b>	<b>98 286</b>	<b>85 729</b>	<b>91 395</b>	<b>108 048</b>	<b>98 034</b>	<b>105 954</b>	<b>82 389</b>

# 1.6. Other financial intermediaries (S123), financial assets and liabilities 1994-2000\*

## Financial assets

million FIM	1994 <sup>1</sup>	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	<b>1 235</b>	<b>1 499</b>	<b>1 232</b>	<b>1 204</b>	<b>1 482</b>	<b>3 208</b>	<b>6 016</b>
of which from financial and insurance corporations	1 210	1 487	1 227	1 201	1 477	3 186	5 855
general government	-	1	2	1	2	7	4
other domestic sectors	-	-	-	-	-	-	-
rest of the world	25	11	3	2	3	15	157
<b>Other deposits</b>	<b>7 145</b>	<b>233</b>	<b>1 471</b>	<b>449</b>	<b>245</b>	<b>680</b>	<b>3 270</b>
of which from financial and insurance corporations	7 126	233	1 425	398	137	583	921
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	19	-	46	51	108	97	2 349
<b>Money-market instruments</b>	<b>731</b>	<b>1 820</b>	<b>3 789</b>	<b>7 139</b>	<b>7 008</b>	<b>6 496</b>	<b>5 377</b>
of which from financial and insurance corporations	636	986	1 938	3 888	4 911	5 723	4 330
general government	51	722	1 666	3 096	1 930	185	448
other domestic sectors	28	77	171	152	157	557	387
rest of the world	16	35	14	3	10	31	212
<b>Bonds</b>	<b>2 633</b>	<b>3 589</b>	<b>6 535</b>	<b>8 481</b>	<b>13 067</b>	<b>18 736</b>	<b>21 395</b>
of which from financial and insurance corporations	339	1 264	1 817	1 651	1 860	2 022	2 374
general government	1 463	1 592	3 958	4 556	9 735	8 660	6 162
other domestic sectors	747	540	522	1 781	882	1 142	1 400
rest of the world	84	193	238	493	590	6 912	11 459
<b>Financial derivatives</b>	-	-	-	-	<b>513</b>	<b>624</b>	<b>654</b>
of which from financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	513	624	654
<b>Loans</b>	<b>9 820</b>	<b>35 207</b>	<b>29 155</b>	<b>29 736</b>	<b>23 623</b>	<b>15 687</b>	<b>15 610</b>
of which from financial and insurance corporations	685	21 652	19 241	18 872	13 902	5 093	1 036
general government	7	254	11	33	231	176	220
other domestic sectors	7 590	11 347	8 089	8 529	7 028	9 965	13 940
rest of the world	1 538	1 954	1 814	2 302	2 462	453	414
<b>Quoted shares</b>	-	-	<b>7 909</b>	<b>13 098</b>	<b>15 083</b>	<b>40 757</b>	<b>46 742</b>
of which from financial and insurance corporations	-	-	3 151	4 921	1 800	4 695	520
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	3 727	4 838	6 403	15 216	11 860
rest of the world	-	-	1 031	3 339	6 880	20 846	34 362
<b>Other shares and equity, excl. mutual funds shares</b>	<b>14 159</b>	<b>27 714</b>	<b>17 961</b>	<b>18 956</b>	<b>41 868</b>	<b>39 788</b>	<b>50 821</b>
of which from financial and insurance corporations	1 687	10 922	10 611	10 154	26 563	27 762	18 188
general government	6	-	7	-	2	11	-
other domestic sectors	11 931	15 986	7 190	8 612	6 731	3 523	4 360
rest of the world	535	806	153	190	8 572	8 492	28 273
<b>Mutual funds shares</b>	-	<b>1</b>	<b>15</b>	<b>7</b>	<b>49</b>	<b>178</b>	<b>501</b>
of which from financial and insurance corporations	-	1	15	7	49	178	501
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Insurance technical reserves</b>	-	-	-	-	-	-	-
<b>Other accounts receivable and payable</b>	<b>3 094</b>	<b>4 066</b>	<b>3 315</b>	<b>3 601</b>	<b>2 977</b>	<b>4 741</b>	<b>10 880</b>
of which from financial and insurance corporations	763	749	164	222	294	1 746	4 786
general government	982	733	608	14	132	399	142
other domestic sectors	952	2 537	2 060	3 237	2 226	2 513	1 277
rest of the world	397	47	483	128	325	83	4 675
<b>Financial assets, total</b>	<b>38 817</b>	<b>74 129</b>	<b>71 382</b>	<b>82 671</b>	<b>105 915</b>	<b>130 895</b>	<b>161 266</b>
<b>Net financial assets</b>	<b>-4 850</b>	<b>1 542</b>	<b>342</b>	<b>-4 622</b>	<b>-19 553</b>	<b>-28 992</b>	<b>-2 273</b>

1) In 1994, the financial assets of sector S124 are included in the data on sector S123.

## Liabilities

million FIM	1994 <sup>1</sup>	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Other deposits</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Money-market instruments</b>	199	13 236	6 810	4 829	2 004	189	127
of which to							
financial and insurance corporations	189	13 236	6 391	4 292	1 933	72	115
general government	10	-	370	537	66	110	12
other domestic sectors	-	-	49	-	5	7	-
rest of the world	-	-	-	-	-	-	-
<b>Bonds</b>	4 895	9 531	10 097	6 688	7 085	4 815	5 435
of which to							
financial and insurance corporations	4 457	3 361	5 643	4 408	2 830	1 017	1 481
general government	319	3 753	4 079	2 057	3 350	2 949	1 120
other domestic sectors	119	2 417	375	223	905	849	2 834
rest of the world	-	-	-	-	-	-	-
<b>Financial derivatives</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Loans</b>	15 795	27 440	20 777	20 411	22 708	15 956	8 597
of which to							
financial and insurance corporations	12 227	22 921	15 671	16 436	15 142	8 687	3 028
general government	156	316	653	598	1 490	780	501
other domestic sectors	3 317	3 228	2 888	2 231	3 176	1 851	46
rest of the world	95	975	1 565	1 146	2 900	4 638	5 022
<b>Quoted shares</b>	-	-	12 936	26 563	27 811	31 342	2 674
of which to							
financial and insurance corporations	-	-	2 052	4 644	3 948	2 095	174
general government	-	-	875	1 088	2 102	2 334	25
other domestic sectors	-	-	7 374	12 775	11 298	13 557	2 263
rest of the world	-	-	2 635	8 056	10 463	13 356	212
<b>Other shares and equity, excl. mutual funds shares</b>	13 305	14 980	7 594	7 769	35 037	45 418	49 785
of which to							
financial and insurance corporations	1 382	1 974	1 940	2 068	9 508	10 834	1 466
general government	3 598	4 884	5 085	5 170	13 663	12 121	12 518
other domestic sectors	8 289	6 453	569	520	382	474	-
rest of the world	36	1 669	-	11	11 484	21 989	35 801
<b>Mutual funds shares</b>	5 202	5 210	11 781	18 359	28 951	59 172	73 322
of which to							
financial and insurance corporations	404	508	1 112	1 991	4 601	10 813	12 548
general government	-	387	1 646	2 571	2 262	3 861	4 230
other domestic sectors	4 769	4 279	8 909	13 533	21 210	41 922	50 371
rest of the world	29	36	114	264	878	2 576	6 173
<b>Insurance technical reserves</b>	-	-	-	-	-	-	-
<b>Other accounts receivable and payable</b>	4 271	2 190	1 045	2 674	1 872	2 995	23 599
of which to							
financial and insurance corporations	1 301	579	415	433	651	1 455	3 464
general government	722	155	61	222	255	543	520
other domestic sectors	2 214	1 353	469	1 964	819	825	460
rest of the world	34	103	100	55	147	172	19 155
<b>Liabilities, total</b>	<b>43 667</b>	<b>72 587</b>	<b>71 040</b>	<b>87 293</b>	<b>125 468</b>	<b>159 887</b>	<b>163 539</b>

1) In 1994, the financial assets of sector S124 are included in the data on sector S123.

# 1.7 ■ Financial auxiliaries (S124), financial assets and liabilities 1994-2000\*

## Financial assets

<i>million FIM</i>	1994 <sup>1</sup>	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	..	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	..	197	259	271	381	587	940
of which from financial and insurance corporations	..	192	251	254	380	584	927
general government	..	1	1	-	1	3	13
other domestic sectors	..	-	-	-	-	-	-
rest of the world	..	4	7	17	-	-	-
<b>Other deposits</b>	..	33	12	34	68	70	80
of which from financial and insurance corporations	..	32	12	34	68	70	80
general government	..	-	-	-	-	-	-
other domestic sectors	..	-	-	-	-	-	-
rest of the world	..	1	-	-	-	-	-
<b>Money-market instruments</b>	..	111	207	255	-	213	274
of which from financial and insurance corporations	..	47	145	70	-	196	253
general government	..	54	62	174	-	-	21
other domestic sectors	..	10	-	11	-	17	-
rest of the world	..	-	-	-	-	-	-
<b>Bonds</b>	..	142	164	503	422	139	192
of which from financial and insurance corporations	..	29	23	41	-	-	-
general government	..	91	117	438	266	139	192
other domestic sectors	..	15	9	17	156	-	-
rest of the world	..	7	15	7	-	-	-
<b>Financial derivatives</b>	..	-	-	-	-	-	-
of which from financial and insurance corporations	..	-	-	-	-	-	-
general government	..	-	-	-	-	-	-
other domestic sectors	..	-	-	-	-	-	-
rest of the world	..	-	-	-	-	-	-
<b>Loans</b>	..	80	83	41	490	1 005	1 092
of which from financial and insurance corporations	..	26	1	15	125	281	184
general government	..	-	-	-	-	-	-
other domestic sectors	..	54	82	26	365	724	908
rest of the world	..	-	-	-	-	-	-
<b>Quoted shares</b>	..	-	327	274	376	1 240	2 232
of which from financial and insurance corporations	..	-	149	8	30	185	785
general government	..	-	-	-	-	-	-
other domestic sectors	..	-	136	261	346	1 055	1 447
rest of the world	..	-	42	5	-	-	-
<b>Other shares and equity, excl. mutual funds shares</b>	..	193	201	64	207	168	33
of which from financial and insurance corporations	..	47	128	9	153	155	17
general government	..	1	-	-	-	-	-
other domestic sectors	..	134	72	46	54	13	16
rest of the world	..	11	1	9	-	-	-
<b>Mutual funds shares</b>	..	4	25	120	274	37	67
of which from financial and insurance corporations	..	4	25	120	274	37	67
general government	..	-	-	-	-	-	-
other domestic sectors	..	-	-	-	-	-	-
rest of the world	..	-	-	-	-	-	-
<b>Insurance technical reserves</b>	..	-	-	-	-	-	-
<b>Other accounts receivable and payable</b>	..	1 184	611	965	1 108	3 152	2 784
of which from financial and insurance corporations	..	694	249	494	475	2 334	2 066
general government	..	133	57	20	28	2	81
other domestic sectors	..	197	90	220	244	816	616
rest of the world	..	160	215	231	361	-	21
<b>Financial assets, total</b>	..	1 944	1 889	2 527	3 326	6 611	7 694
<b>Net financial assets</b>	..	-913	51	76	1 048	639	2 936

1) In 1994, The financial assets of sector S124 are included in the data on sector S123

## Liabilities

million FIM	1994 <sup>1</sup>	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	..	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	..	-	-	-	-	-	-
of which to							
financial and insurance corporations	..	-	-	-	-	-	-
general government	..	-	-	-	-	-	-
other domestic sectors	..	-	-	-	-	-	-
rest of the world	..	-	-	-	-	-	-
<b>Other deposits</b>	..	-	-	-	-	-	-
of which to							
financial and insurance corporations	..	-	-	-	-	-	-
general government	..	-	-	-	-	-	-
other domestic sectors	..	-	-	-	-	-	-
rest of the world	..	-	-	-	-	-	-
<b>Money-market instruments</b>	..	-	-	-	-	-	-
of which to							
financial and insurance corporations	..	-	-	-	-	-	-
general government	..	-	-	-	-	-	-
other domestic sectors	..	-	-	-	-	-	-
rest of the world	..	-	-	-	-	-	-
<b>Bonds</b>	..	4	5	107	136	152	614
of which to							
financial and insurance corporations	..	4	5	107	54	33	32
general government	..	-	-	-	82	119	582
other domestic sectors	..	-	-	-	-	-	-
rest of the world	..	-	-	-	-	-	-
<b>Financial derivatives</b>	..	-	-	-	-	-	-
of which to							
financial and insurance corporations	..	-	-	-	-	-	-
general government	..	-	-	-	-	-	-
other domestic sectors	..	-	-	-	-	-	-
rest of the world	..	-	-	-	-	-	-
<b>Loans</b>	..	884	213	873	964	2 539	421
of which to							
financial and insurance corporations	..	462	144	779	958	2 536	417
general government	..	343	6	9	6	3	4
other domestic sectors	..	73	57	82	-	-	-
rest of the world	..	6	6	3	-	-	-
<b>Quoted shares</b>	..	-	-	-	-	-	-
of which to							
financial and insurance corporations	..	-	-	-	-	-	-
general government	..	-	-	-	-	-	-
other domestic sectors	..	-	-	-	-	-	-
rest of the world	..	-	-	-	-	-	-
<b>Other shares and equity, excl. mutual funds shares</b>	..	537	504	232	326	615	711
of which to							
financial and insurance corporations	..	242	272	163	254	342	395
general government	..	145	2	2	18	20	20
other domestic sectors	..	142	180	56	51	207	233
rest of the world	..	8	50	11	3	46	63
<b>Mutual funds shares</b>	..	-	-	-	-	-	-
of which to							
financial and insurance corporations	..	-	-	-	-	-	-
general government	..	-	-	-	-	-	-
other domestic sectors	..	-	-	-	-	-	-
rest of the world	..	-	-	-	-	-	-
<b>Insurance technical reserves</b>	..	-	-	-	-	-	-
<b>Other accounts receivable and payable</b>	..	1 432	1 116	1 239	852	2 666	3 012
of which to							
financial and insurance corporations	..	687	468	400	796	2 623	2 848
general government	..	452	304	355	56	33	148
other domestic sectors	..	253	334	377	-	10	15
rest of the world	..	40	10	107	-	-	1
<b>Liabilities, total</b>	..	2 857	1 838	2 451	2 278	5 972	4 758

1) In 1994, The financial assets of sector S124 are included in the data on sector S123

# 1.8. Insurance corporations (S125), financial assets and liabilities 1994-2000\*

## Financial assets

million FIM	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	<b>1 083</b>	<b>1 192</b>	<b>1 076</b>	<b>989</b>	<b>1 286</b>	<b>1 289</b>	<b>1 209</b>
of which from financial and insurance corporations	861	816	873	764	1 034	619	744
general government	-	5	-	-	-	1	1
other domestic sectors	-	-	-	-	-	-	-
rest of the world	222	371	203	225	252	669	464
<b>Other deposits</b>	<b>2 243</b>	<b>2 133</b>	<b>2 104</b>	<b>2 174</b>	<b>1 952</b>	<b>1 964</b>	<b>2 468</b>
of which from financial and insurance corporations	1 734	1 945	2 035	1 926	1 730	1 829	2 249
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	509	188	69	248	222	135	219
<b>Money-market instruments</b>	<b>4 645</b>	<b>5 665</b>	<b>4 551</b>	<b>6 319</b>	<b>5 800</b>	<b>10 845</b>	<b>12 584</b>
of which from financial and insurance corporations	3 345	3 306	2 325	5 030	3 990	5 220	5 660
general government	30	1 951	1 733	492	423	24	70
other domestic sectors	1 074	359	443	627	1 327	3 164	3 477
rest of the world	196	49	50	170	60	2 437	3 377
<b>Bonds</b>	<b>14 822</b>	<b>24 373</b>	<b>35 492</b>	<b>41 375</b>	<b>53 393</b>	<b>61 995</b>	<b>76 059</b>
of which from financial and insurance corporations	2 087	3 188	3 242	2 744	2 036	2 191	1 613
general government	10 001	16 984	24 256	29 228	38 032	34 688	34 222
other domestic sectors	1 399	1 598	2 067	2 351	2 818	4 564	4 994
rest of the world	1 335	2 603	5 927	7 052	10 507	20 552	35 230
<b>Financial derivatives</b>	..	..	..	..	<b>79</b>	<b>157</b>	<b>266</b>
of which from financial and insurance corporations	..	..	..	..	..	..	..
general government	..	..	..	..	..	..	..
other domestic sectors	..	..	..	..	..	..	..
rest of the world	..	..	..	..	79	157	266
<b>Loans</b>	<b>10 829</b>	<b>9 579</b>	<b>8 159</b>	<b>7 976</b>	<b>6 277</b>	<b>6 180</b>	<b>5 861</b>
of which from financial and insurance corporations	3 273	1 500	1 596	1 622	1 514	1 067	748
general government	620	798	330	305	64	25	39
other domestic sectors	6 478	7 133	6 085	5 734	4 673	5 076	5 063
rest of the world	458	148	148	315	26	12	11
<b>Quoted shares</b>	..	..	<b>23 224</b>	<b>32 958</b>	<b>52 032</b>	<b>101 158</b>	<b>77 370</b>
of which from financial and insurance corporations	..	..	2 536	4 891	5 105	8 374	3 056
general government	-	-	-	-	-	-	-
other domestic sectors	..	..	17 669	21 842	36 497	67 687	41 081
rest of the world	..	..	3 019	6 225	10 430	25 097	33 233
<b>Other shares and equity, excl. mutual funds shares</b>	<b>28 937</b>	<b>34 170</b>	<b>21 340</b>	<b>25 457</b>	<b>34 226</b>	<b>34 652</b>	<b>35 788</b>
of which from financial and insurance corporations	4 428	5 699	5 859	8 002	11 735	19 747	16 344
general government	74	99	101	88	178	175	118
other domestic sectors	22 801	26 407	14 896	16 484	21 671	12 981	15 849
rest of the world	1 634	1 965	484	883	642	1 749	3 477
<b>Mutual funds shares</b>	<b>271</b>	<b>413</b>	<b>952</b>	<b>1 744</b>	<b>4 087</b>	<b>10 134</b>	<b>12 341</b>
of which from financial and insurance corporations	271	413	952	1 744	4 087	10 134	12 341
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	..	..	..	..	..	..	..
<b>Insurance technical reserves</b>	<b>1 376</b>	<b>1 974</b>	<b>1 945</b>	<b>2 025</b>	<b>1 967</b>	<b>1 953</b>	<b>2 063</b>
<b>Other accounts receivable and payable</b>	<b>12 038</b>	<b>5 584</b>	<b>5 655</b>	<b>5 562</b>	<b>6 877</b>	<b>13 551</b>	<b>14 338</b>
of which from financial and insurance corporations	1 595	1 418	1 505	1 560	2 021	4 896	7 469
general government	46	210	95	148	158	608	114
other domestic sectors	9 670	3 143	3 059	3 050	3 836	4 881	4 763
rest of the world	727	813	996	804	862	3 166	1 992
<b>Financial assets, total</b>	<b>76 244</b>	<b>85 083</b>	<b>104 498</b>	<b>126 579</b>	<b>167 976</b>	<b>243 878</b>	<b>240 347</b>
<b>Net financial assets</b>	<b>6 717</b>	<b>10 428</b>	<b>7 996</b>	<b>4 803</b>	<b>19 778</b>	<b>54 756</b>	<b>31 128</b>

## Liabilities

<i>million FIM</i>	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Other deposits</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Money-market instruments</b>	-	-	-	-	-	1	12
of which to						1	12
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Bonds</b>	-	-	-	-	-	250	991
of which to							
financial and insurance corporations	-	-	-	-	-	-	974
general government	-	-	-	-	-	250	10
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	7
<b>Financial derivatives</b>	..	..	..	..	222	293	116
of which to							
financial and insurance corporations	..	..	..	..	..	..	..
general government	..	..	..	..	..	..	..
other domestic sectors	..	..	..	..	..	..	..
rest of the world	..	..	..	..	222	293	116
<b>Loans</b>	2 424	1 889	1 771	2 143	1 364	1 601	1 814
of which to							
financial and insurance corporations	2 151	335	711	836	622	823	1 137
general government	18	1 401	955	1 243	735	771	512
other domestic sectors	126	22	-	3	3	3	4
rest of the world	129	131	105	61	4	4	161
<b>Quoted shares</b>	..	..	9 842	19 071	22 452	27 721	31 461
of which to							
financial and insurance corporations	..	..	4 194	6 116	4 546	9 433	3 948
general government	..	..	886	1 723	1 662	2 031	6 176
other domestic sectors	..	..	2 245	3 169	5 176	5 274	7 971
rest of the world	..	..	2 517	8 063	11 068	10 983	13 366
<b>Other shares and equity, excl. mutual funds shares</b>	5 498	6 818	7 565	9 287	13 222	21 865	17 657
of which to							
financial and insurance corporations	5 283	6 106	6 759	8 328	12 405	20 128	16 047
general government	-	488	657	787	763	1 580	1 351
other domestic sectors	134	145	135	158	54	157	116
rest of the world	81	79	14	14	-	-	143
<b>Mutual funds shares</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Insurance technical reserves</b>	58 274	61 813	73 233	86 936	106 001	126 099	146 907
<b>Other accounts receivable and payable</b>	3 331	4 135	4 091	4 339	4 937	11 292	10 261
of which to							
financial and insurance corporations	681	1 362	1 504	1 389	2 095	4 783	4 571
general government	652	742	719	1 150	1 207	4 850	1 896
other domestic sectors	1 415	1 189	1 283	1 182	1 156	1 324	1 867
rest of the world	583	842	585	618	479	335	1 927
<b>Liabilities, total</b>	<b>69 527</b>	<b>74 655</b>	<b>96 502</b>	<b>121 776</b>	<b>148 198</b>	<b>189 122</b>	<b>209 219</b>

# 1.9. General government (S13), financial assets and liabilities 1994-2000\*

## Financial assets

<i>million FIM</i>	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	<b>12 818</b>	<b>12 017</b>	<b>15 552</b>	<b>15 827</b>	<b>9 287</b>	<b>13 801</b>	<b>11 892</b>
of which from financial and insurance corporations	11 588	11 421	14 230	15 802	9 210	13 380	11 448
general government	-	2	2	-	-	2	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	1 230	594	1 320	25	77	419	444
<b>Other deposits</b>	<b>6 954</b>	<b>9 183</b>	<b>2 602</b>	<b>12 146</b>	<b>8 160</b>	<b>12 411</b>	<b>23 820</b>
of which from financial and insurance corporations	6 954	9 183	2 580	11 914	8 147	11 768	22 616
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	22	232	13	643	1 204
<b>Money-market instruments</b>	<b>69 163</b>	<b>56 207</b>	<b>64 330</b>	<b>49 996</b>	<b>55 182</b>	<b>53 011</b>	<b>32 403</b>
of which from financial and insurance corporations	60 995	47 148	54 729	45 116	52 459	46 192	27 433
general government	7 242	8 642	7 583	3 825	1 071	440	331
other domestic sectors	926	417	2 018	1 025	1 522	3 765	3 756
rest of the world	-	-	-	30	130	2 614	883
<b>Bonds</b>	<b>62 619</b>	<b>92 317</b>	<b>125 068</b>	<b>139 428</b>	<b>168 199</b>	<b>169 457</b>	<b>189 494</b>
of which from financial and insurance corporations	25 344	20 973	22 794	18 326	15 433	12 226	8 786
general government	34 873	66 897	92 213	107 669	127 141	103 306	67 585
other domestic sectors	2 271	2 373	3 560	3 905	5 488	6 471	6 563
rest of the world	131	2 074	6 501	9 528	20 137	47 454	106 560
<b>Financial derivatives</b>	<b>..</b>	<b>..</b>	<b>..</b>	<b>..</b>	<b>..</b>	<b>35</b>	<b>653</b>
of which from financial and insurance corporations	..	..	..	..	..	..	..
general government	..	..	..	..	..	..	..
other domestic sectors	..	..	..	..	..	..	..
rest of the world	..	..	..	..	..	35	653
<b>Loans</b>	<b>198 025</b>	<b>197 342</b>	<b>170 483</b>	<b>159 159</b>	<b>150 439</b>	<b>146 239</b>	<b>142 741</b>
of which from financial and insurance corporations	11 118	21 698	13 137	9 214	8 768	7 589	7 711
general government	28 361	27 868	23 512	20 128	18 772	16 418	13 340
other domestic sectors	157 803	147 238	133 292	129 243	122 083	121 754	121 214
rest of the world	743	538	542	574	816	478	476
<b>Quoted shares</b>	<b>-</b>	<b>-</b>	<b>58 682</b>	<b>72 720</b>	<b>143 334</b>	<b>331 860</b>	<b>187 789</b>
of which from financial and insurance corporations	-	-	1 868	2 933	3 988	4 822	6 727
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	52 901	62 423	127 544	293 176	134 279
rest of the world	-	-	3 913	7 364	11 802	33 862	46 783
<b>Other shares and equity, excl. mutual funds shares</b>	<b>105 961</b>	<b>173 914</b>	<b>157 888</b>	<b>161 260</b>	<b>179 670</b>	<b>206 306</b>	<b>215 269</b>
of which from financial and insurance corporations	8 969	7 840	7 659	7 865	15 829	13 951	14 020
general government	19 713	21 024	21 253	11 890	12 527	13 054	13 856
other domestic sectors	72 043	138 272	122 328	133 712	143 586	170 527	177 587
rest of the world	5 236	6 778	6 648	7 793	7 728	8 774	9 806
<b>Mutual funds shares</b>	<b>-</b>	<b>387</b>	<b>1 646</b>	<b>2 571</b>	<b>2 262</b>	<b>4 117</b>	<b>5 391</b>
of which from financial and insurance corporations	-	387	1 646	2 571	2 262	4 117	5 391
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	..	..	..	..	..	..	..
<b>Insurance technical reserves</b>	<b>187</b>	<b>166</b>	<b>223</b>	<b>448</b>	<b>384</b>	<b>379</b>	<b>382</b>
<b>Other accounts receivable and payable</b>	<b>47 840</b>	<b>38 570</b>	<b>40 539</b>	<b>52 902</b>	<b>58 252</b>	<b>48 379</b>	<b>48 071</b>
of which from financial and insurance corporations	2 059	2 417	2 183	3 445	3 674	8 152	3 992
general government	14 401	12 365	13 845	11 362	8 269	8 052	8 547
other domestic sectors	26 535	17 448	15 835	24 755	30 596	17 447	19 035
rest of the world	4 845	6 340	8 676	13 340	15 713	14 728	16 497
<b>Financial assets, total</b>	<b>503 567</b>	<b>580 103</b>	<b>637 013</b>	<b>666 457</b>	<b>775 169</b>	<b>985 995</b>	<b>857 905</b>
<b>Net financial assets</b>	<b>85 528</b>	<b>70 727</b>	<b>88 464</b>	<b>98 991</b>	<b>184 659</b>	<b>444 054</b>	<b>345 579</b>

## Liabilities

<i>million FIM</i>	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	<b>1 429</b>	<b>1 366</b>	<b>1 439</b>	<b>1 494</b>	<b>1 350</b>	<b>1 431</b>	<b>1 498</b>
of which to							
financial and insurance corporations	279	300	290	289	234	265	270
general government	-	2	2	-	-	2	-
other domestic sectors	1 150	1 064	1 147	1 205	1 116	1 164	1 228
rest of the world	-	-	-	-	-	-	-
<b>Other deposits</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Money-market instruments</b>	<b>34 659</b>	<b>38 038</b>	<b>37 452</b>	<b>31 381</b>	<b>16 600</b>	<b>9 178</b>	<b>31 118</b>
of which to							
financial and insurance corporations	24 974	24 624	24 164	24 732	12 759	1 985	4 757
general government	7 242	8 642	7 583	3 825	1 071	440	331
other domestic sectors	1 410	2 307	2 326	1 594	998	3 312	4 894
rest of the world	1 033	2 465	3 379	1 230	1 772	3 441	21 136
<b>Bonds</b>	<b>272 804</b>	<b>353 874</b>	<b>397 051</b>	<b>427 691</b>	<b>461 541</b>	<b>422 511</b>	<b>367 182</b>
of which to							
financial and insurance corporations	32 840	62 008	68 688	80 072	96 132	86 428	77 477
general government	34 873	66 897	92 213	107 669	127 141	103 306	67 585
other domestic sectors	21 240	38 840	38 601	32 238	33 305	13 037	18 801
rest of the world	183 851	186 129	197 549	207 712	204 963	219 740	203 319
<b>Financial derivatives</b>	<b>-871</b>	<b>4 331</b>	<b>3 627</b>	<b>3 697</b>	<b>1 248</b>	<b>-670</b>	<b>-901</b>
of which to							
financial and insurance corporations	..	..	..	..	..	..	..
general government	..	..	..	..	..	..	..
other domestic sectors	..	..	..	..	..	..	..
rest of the world	-871	4 331	3 627	3 697	1 248	-670	-901
<b>Loans</b>	<b>62 356</b>	<b>63 939</b>	<b>57 439</b>	<b>53 934</b>	<b>56 781</b>	<b>54 602</b>	<b>54 635</b>
of which to							
financial and insurance corporations	14 867	18 989	16 577	15 555	15 337	16 043	17 092
general government	28 361	27 868	23 512	20 128	18 772	16 418	13 340
other domestic sectors	10 375	5 957	4 218	3 886	5 738	7 930	10 450
rest of the world	8 753	11 125	13 132	14 365	16 934	14 211	13 753
<b>Quoted shares</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Other shares and equity, excl. mutual funds shares</b>	<b>19 805</b>	<b>21 132</b>	<b>21 370</b>	<b>11 983</b>	<b>12 716</b>	<b>13 284</b>	<b>14 031</b>
of which to							
financial and insurance corporations	83	103	111	88	184	186	118
general government	19 713	21 024	21 253	11 890	12 527	13 054	13 856
other domestic sectors	9	5	6	5	5	44	57
rest of the world	-	-	-	-	-	-	-
<b>Mutual funds shares</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Insurance technical reserves</b>	-	-	-	-	-	-	-
<b>Other accounts receivable and payable</b>	<b>27 857</b>	<b>26 696</b>	<b>30 171</b>	<b>37 286</b>	<b>40 274</b>	<b>41 605</b>	<b>44 763</b>
of which to							
financial and insurance corporations	2 357	2 369	3 092	2 334	1 826	1 356	651
general government	14 401	12 365	13 845	11 362	8 269	8 052	8 547
other domestic sectors	9 868	10 929	11 563	21 165	29 532	28 081	33 985
rest of the world	1 231	1 033	1 671	2 425	647	4 116	1 580
<b>Liabilities, total</b>	<b>418 039</b>	<b>509 376</b>	<b>548 549</b>	<b>567 466</b>	<b>590 510</b>	<b>541 941</b>	<b>512 326</b>

# 1.10. Central government (S1311), financial assets and liabilities 1994-2000\*

## Financial assets

million FIM	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	5 492	2 248	2 956	5 563	1 837	2 181	1 396
of which from financial and insurance corporations	4 290	1 820	2 312	5 550	1 817	2 181	1 396
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	1 202	428	644	13	20	-	-
<b>Other deposits</b>	-	-	-	9 838	7 698	11 797	19 493
of which from financial and insurance corporations	-	-	-	9 838	7 698	11 236	18 395
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	561	1 098
<b>Money-market instruments</b>	39 960	31 075	34 260	18 476	28 145	18 848	12 839
of which from financial and insurance corporations	39 960	31 075	34 260	18 476	28 055	18 818	11 852
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	90	30	987
rest of the world	-	-	-	-	-	-	-
<b>Bonds</b>	18 918	14 344	14 573	9 258	6 488	3 673	4 005
of which from financial and insurance corporations	18 918	14 344	14 573	9 258	6 488	3 439	1 614
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	234	2 391
<b>Financial derivatives</b>	-	-	-	-	-	-	-
of which from financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Loans</b>	73 775	79 230	69 989	68 676	68 955	69 080	71 028
of which from financial and insurance corporations	7 925	16 717	8 289	5 441	4 903	4 916	4 312
general government	17 996	17 244	13 850	12 207	11 031	9 468	8 434
other domestic sectors	47 113	44 731	47 308	50 501	52 205	54 258	57 806
rest of the world	741	538	542	527	816	438	476
<b>Quoted shares</b>	..	..	28 781	30 792	86 866	216 350	80 679
of which from financial and insurance corporations	..	..	16	34	32	106	27
general government	-	-	-	-	-	-	-
other domestic sectors	..	..	28 765	30 758	86 834	216 244	80 652
rest of the world	..	..	-	-	-	-	-
<b>Other shares and equity, excl. mutual funds shares</b>	40 439	41 011	32 903	34 136	37 614	49 185	51 871
of which from financial and insurance corporations	8 094	6 570	6 780	6 731	14 818	11 691	12 219
general government	-	-	-	-	-	-	-
other domestic sectors	27 384	28 762	19 476	19 626	15 167	29 287	30 821
rest of the world	4 961	5 679	6 647	7 779	7 629	8 207	8 831
<b>Mutual funds shares</b>	-	-	-	-	-	-	92
of which from financial and insurance corporations	-	-	-	-	-	-	92
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	..	..	..	..	..	..	..
<b>Insurance technical reserves</b>	-	-	-	-	-	-	-
<b>Other accounts receivable and payable</b>	11 894	11 785	14 738	19 505	23 586	23 834	18 551
of which from financial and insurance corporations	1 557	1 135	875	1 368	1 819	6 560	2 060
general government	4 941	4 155	4 825	3 077	2 813	2 692	2 758
other domestic sectors	561	292	697	2 014	3 705	782	26
rest of the world	4 835	6 203	8 341	13 046	15 249	13 800	13 707
<b>Financial assets, total</b>	<b>190 478</b>	<b>179 693</b>	<b>198 200</b>	<b>196 244</b>	<b>261 189</b>	<b>394 948</b>	<b>259 954</b>
<b>Net financial assets</b>	<b>-133 095</b>	<b>-240 085</b>	<b>-265 467</b>	<b>-290 923</b>	<b>-249 259</b>	<b>-66 164</b>	<b>-169 300</b>

## Liabilities

<i>million FIM</i>	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	1 429	1 366	1 439	1 494	1 350	1 431	1 498
of which to							
financial and insurance corporations	279	300	290	289	234	265	270
general government	-	2	2	-	-	2	-
other domestic sectors	1 150	1 064	1 147	1 205	1 116	1 164	1 228
rest of the world	-	-	-	-	-	-	-
<b>Other deposits</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Money-market instruments</b>	33 154	37 864	37 092	30 624	15 559	8 109	29 439
of which to							
financial and insurance corporations	23 745	24 598	24 082	24 451	11 818	1 547	3 406
general government	6 966	8 494	7 305	3 605	971	261	205
other domestic sectors	1 410	2 307	2 326	1 338	998	2 860	4 692
rest of the world	1 033	2 465	3 379	1 230	1 772	3 441	21 136
<b>Bonds</b>	264 548	346 861	391 782	423 177	457 399	419 516	364 522
of which to							
financial and insurance corporations	27 445	60 539	67 647	78 967	94 961	85 452	76 588
general government	33 287	65 289	90 631	106 041	126 155	102 138	66 865
other domestic sectors	21 240	36 103	36 861	31 323	32 125	13 031	18 794
rest of the world	182 576	184 930	196 643	206 846	204 158	218 895	202 275
<b>Financial derivatives</b>	-871	4 331	3 635	3 703	780	-753	-909
of which to							
financial and insurance corporations	..	..	..	..	..	..	..
general government	..	..	..	..	..	..	..
other domestic sectors	..	..	..	..	..	..	..
rest of the world	-871	4 331	3 635	3 703	780	-753	-909
<b>Loans</b>	16 053	19 596	19 897	21 013	24 812	21 715	22 333
of which to							
financial and insurance corporations	2 337	2 566	1 904	1 566	906	496	1 349
general government	219	1 967	2 700	2 971	2 986	2 787	1 768
other domestic sectors	6 590	5 949	4 211	3 885	5 530	5 704	6 885
rest of the world	6 907	9 114	11 082	12 591	15 390	12 728	12 331
<b>Quoted shares</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Other shares and equity, excl. mutual funds shares</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Mutual funds shares</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Insurance technical reserves</b>	-	-	-	-	-	-	-
<b>Other accounts receivable and payable</b>	9 260	9 760	9 822	7 156	10 548	11 094	12 371
of which to							
financial and insurance corporations	1 496	1 144	412	382	436	432	177
general government	5 329	3 030	3 830	778	261	819	741
other domestic sectors	1 229	4 612	4 088	3 585	9 313	6 319	10 001
rest of the world	1 206	974	1 492	2 411	538	3 524	1 452
<b>Liabilities, total</b>	<b>323 573</b>	<b>419 778</b>	<b>463 667</b>	<b>487 167</b>	<b>510 448</b>	<b>461 112</b>	<b>429 254</b>

# 1.11

Local government (S1313), financial assets and liabilities 1994-2000\*

## Financial assets

million FIM	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	5 224	4 838	6 607	3 193	3 500	6 196	6 313
of which from financial and insurance corporations	5 196	4 818	6 563	3 185	3 492	6 196	6 313
general government	-	2	2	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	28	18	42	8	8	-	-
<b>Other deposits</b>	4 633	4 091	1 173	1 056	375	319	2 588
of which from financial and insurance corporations	4 633	4 091	1 173	1 056	375	319	2 588
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Money-market instruments</b>	5 215	5 425	5 085	6 951	6 870	8 797	6 683
of which from financial and insurance corporations	3 996	3 828	2 536	5 102	6 649	8 655	6 522
general government	1 219	1 537	2 106	1 849	221	142	161
other domestic sectors	-	60	443	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Bonds</b>	520	1 522	1 116	1 097	813	1 051	2 978
of which from financial and insurance corporations	-	-	589	311	534	738	1 183
general government	520	1 477	497	774	232	303	1 715
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	45	30	12	47	10	80
<b>Financial derivatives</b>	..	..	..	..	..	35	29
of which from financial and insurance corporations	..	..	..	..	..	..	..
general government	..	..	..	..	..	..	..
other domestic sectors	..	..	..	..	..	..	..
rest of the world	..	..	..	..	..	35	29
<b>Loans</b>	28 874	30 533	29 038	27 943	25 882	25 397	22 321
of which from financial and insurance corporations	131	1 718	1 972	950	95	4	175
general government	4 507	3 857	3 358	2 892	3 276	2 591	926
other domestic sectors	24 236	24 958	23 708	24 101	22 511	22 802	21 220
rest of the world	-	-	-	-	-	-	-
<b>Quoted shares</b>	..	..	1 564	2 310	2 518	4 003	2 626
of which from financial and insurance corporations	..	..	41	109	123	144	81
general government	-	-	-	-	-	-	-
other domestic sectors	..	..	1 523	2 201	2 395	3 859	2 545
rest of the world	..	..	-	-	-	-	-
<b>Other shares and equity, excl. mutual funds shares</b>	31 790	97 476	101 615	97 730	110 959	126 091	131 943
of which from financial and insurance corporations	160	95	121	104	35	32	35
general government	19 713	20 955	21 184	11 889	12 526	13 053	13 855
other domestic sectors	11 917	76 426	80 310	85 737	98 398	112 998	118 053
rest of the world	-	-	-	-	-	8	-
<b>Mutual funds shares</b>	-	107	542	572	572	600	603
of which from financial and insurance corporations	-	107	542	572	572	600	603
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	..	..	..	..	..	..	..
<b>Insurance technical reserves</b>	187	166	167	388	384	379	382
<b>Other accounts receivable and payable</b>	18 516	12 040	11 967	15 702	17 913	10 536	12 363
of which from financial and insurance corporations	4	136	119	99	56	179	195
general government	3 844	3 575	4 672	1 306	3	70	3
other domestic sectors	14 668	8 267	7 062	14 186	17 850	10 287	12 165
rest of the world	-	62	114	111	4	-	-
<b>Financial assets, total</b>	<b>94 959</b>	<b>156 198</b>	<b>158 874</b>	<b>156 942</b>	<b>169 786</b>	<b>183 404</b>	<b>188 829</b>
<b>Net financial assets</b>	<b>9 086</b>	<b>74 387</b>	<b>83 053</b>	<b>88 005</b>	<b>101 056</b>	<b>112 153</b>	<b>115 085</b>

## Liabilities

<i>million FIM</i>	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Other deposits</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Money-market instruments</b>	94	174	360	757	1 041	1 069	1 679
of which to							
financial and insurance corporations	37	26	82	281	941	438	1 351
general government	57	148	278	220	100	179	126
other domestic sectors	-	-	-	256	-	452	202
rest of the world	-	-	-	-	-	-	-
<b>Bonds</b>	8 256	7 013	5 269	4 514	4 142	2 995	2 660
of which to							
financial and insurance corporations	5 395	1 469	1 041	1 105	1 171	976	889
general government	1 586	1 608	1 582	1 628	986	1 168	720
other domestic sectors	-	2 737	1 740	915	1 180	6	7
rest of the world	1 275	1 199	906	866	805	845	1 044
<b>Financial derivatives</b>	-	-	-8	-6	-5	9	8
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-8	-6	-5	9	8
<b>Loans</b>	45 467	43 717	37 335	32 852	31 807	32 549	32 147
of which to							
financial and insurance corporations	12 508	16 027	14 588	13 935	14 351	15 475	15 691
general government	27 683	25 679	20 697	17 143	15 704	13 551	11 469
other domestic sectors	3 430	-	-	-	208	2 040	3 565
rest of the world	1 846	2 011	2 050	1 774	1 544	1 483	1 422
<b>Quoted shares</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Other shares and equity, excl. mutual funds shares</b>	19 713	20 955	21 184	11 889	12 526	13 053	13 888
of which to							
financial and insurance corporations	-	-	-	-	-	-	33
general government	19 713	20 955	21 184	11 889	12 526	13 053	13 855
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Mutual funds shares</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Insurance technical reserves</b>	-	-	-	-	-	-	-
<b>Other accounts receivable and payable</b>	12 343	9 952	11 681	18 931	19 219	21 576	23 362
of which to							
financial and insurance corporations	395	612	389	322	217	300	247
general government	4 601	3 974	4 708	2 176	1 304	1 264	1 237
other domestic sectors	7 347	5 366	6 584	16 433	17 698	20 012	21 878
rest of the world	-	-	-	-	-	-	-
<b>Liabilities, total</b>	<b>85 873</b>	<b>81 811</b>	<b>75 821</b>	<b>68 937</b>	<b>68 730</b>	<b>71 251</b>	<b>73 744</b>

# 1.12. Employment pension schemes (S13141), financial assets and liabilities 1994-2000\*

## Financial assets

<i>million FIM</i>	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	836	758	4 401	4 775	2 663	3 340	2 628
of which from financial and insurance corporations	836	610	3 767	4 771	2 614	2 919	2 184
general government	-	-	-	-	-	2	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	148	634	4	49	419	444
<b>Other deposits</b>	2 057	4 258	1 377	1 220	52	275	1 640
of which from financial and insurance corporations	2 057	4 258	1 355	988	39	193	1 534
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	22	232	13	82	106
<b>Money-market instruments</b>	19 124	16 201	18 692	21 797	17 565	21 903	9 042
of which from financial and insurance corporations	12 175	8 904	12 656	19 346	15 836	15 922	6 358
general government	6 023	7 105	5 477	1 976	850	298	135
other domestic sectors	926	192	559	445	749	3 069	1 666
rest of the world	-	-	-	30	130	2 614	883
<b>Bonds</b>	43 112	76 276	109 086	128 799	160 567	164 462	181 443
of which from financial and insurance corporations	6 426	6 629	7 632	8 757	8 411	8 049	5 923
general government	34 284	65 271	91 423	106 633	126 584	102 761	65 297
other domestic sectors	2 271	2 347	3 560	3 893	5 482	6 442	6 358
rest of the world	131	2 029	6 471	9 516	20 090	47 210	103 865
<b>Financial derivatives</b>	-	-	-	-	-	-	624
of which from financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	624
<b>Loans</b>	95 342	87 287	71 209	62 284	55 596	51 318	49 120
of which from financial and insurance corporations	3 062	3 263	2 876	2 823	3 770	2 669	3 025
general government	5 858	6 765	6 304	5 029	4 465	4 359	3 980
other domestic sectors	86 420	77 259	62 029	54 385	47 361	44 250	42 115
rest of the world	2	-	-	47	-	40	-
<b>Quoted shares</b>	-	-	25 678	36 798	50 532	104 862	99 450
of which from financial and insurance corporations	-	-	1 757	2 672	3 714	4 442	6 612
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	20 008	26 762	35 016	66 558	46 055
rest of the world	-	-	3 913	7 364	11 802	33 862	46 783
<b>Other shares and equity, excl. mutual funds shares</b>	31 279	33 345	23 046	29 064	31 045	30 968	31 288
of which from financial and insurance corporations	659	1 134	758	1 030	976	2 208	1 766
general government	-	69	69	1	1	1	1
other domestic sectors	30 345	31 043	22 218	28 019	29 969	28 200	28 546
rest of the world	275	1 099	1	14	99	559	975
<b>Mutual funds shares</b>	-	280	1 104	1 999	1 690	3 517	4 509
of which from financial and insurance corporations	-	280	1 104	1 999	1 690	3 517	4 509
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Insurance technical reserves</b>	-	-	56	60	-	-	-
<b>Other accounts receivable and payable</b>	15 954	13 602	12 642	15 659	14 528	12 503	15 433
of which from financial and insurance corporations	410	1 061	1 134	1 123	595	724	1 264
general government	5 042	4 133	3 975	6 254	4 863	4 543	4 882
other domestic sectors	10 492	8 333	7 312	8 099	8 610	6 318	6 509
rest of the world	10	75	221	183	460	918	2 778
<b>Financial assets, total</b>	<b>207 704</b>	<b>232 007</b>	<b>267 291</b>	<b>302 455</b>	<b>334 238</b>	<b>393 148</b>	<b>395 177</b>
<b>Net financial assets</b>	<b>202 192</b>	<b>225 618</b>	<b>259 509</b>	<b>293 113</b>	<b>324 869</b>	<b>385 837</b>	<b>389 544</b>

## Liabilities

<i>million FIM</i>	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Other deposits</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Money-market instruments</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Bonds</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Financial derivatives</b>	-	-	-	-	473	74	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	473	74	-
<b>Loans</b>	834	621	200	69	127	338	155
of which to							
financial and insurance corporations	20	396	85	54	45	72	52
general government	459	222	115	14	82	80	103
other domestic sectors	355	3	-	1	-	186	-
rest of the world	-	-	-	-	-	-	-
<b>Quoted shares</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Other shares and equity, excl. mutual funds shares</b>	92	177	186	94	190	230	143
of which to							
financial and insurance corporations	83	103	111	88	184	186	85
general government	-	69	69	1	1	-	1
other domestic sectors	9	5	6	5	5	44	57
rest of the world	-	-	-	-	-	-	-
<b>Mutual funds shares</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Insurance technical reserves</b>	-	-	-	-	-	-	-
<b>Other accounts receivable and payable</b>	4 586	5 591	7 396	9 179	8 579	6 669	5 335
of which to							
financial and insurance corporations	423	585	2 205	1 604	1 138	602	206
general government	2 883	4 021	4 124	6 489	4 870	3 849	3 284
other domestic sectors	1 255	926	888	1 072	2 462	1 626	1 719
rest of the world	25	59	179	14	109	592	126
<b>Liabilities, total</b>	<b>5 512</b>	<b>6 389</b>	<b>7 782</b>	<b>9 342</b>	<b>9 369</b>	<b>7 311</b>	<b>5 633</b>

# 1.13. Other social security funds (S13149), financial assets and liabilities 1994-2000\*

		Financial assets						
<i>million FIM</i>		1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>		-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>		1 266	4 173	1 588	2 296	1 287	2 084	1 555
of which from	financial and insurance corporations	1 266	4 173	1 588	2 296	1 287	2 084	1 555
	general government	-	-	-	-	-	-	-
	other domestic sectors	-	-	-	-	-	-	-
	rest of the world	-	-	-	-	-	-	-
<b>Other deposits</b>		264	834	52	32	35	20	99
of which from	financial and insurance corporations	264	834	52	32	35	20	99
	general government	-	-	-	-	-	-	-
	other domestic sectors	-	-	-	-	-	-	-
	rest of the world	-	-	-	-	-	-	-
<b>Money-market instruments</b>		4 864	3 506	6 293	2 772	2 602	3 463	3 839
of which from	financial and insurance corporations	4 864	3 341	5 277	2 192	1 919	2 797	2 701
	general government	-	-	-	-	-	-	35
	other domestic sectors	-	165	1 016	580	683	666	1 103
	rest of the world	-	-	-	-	-	-	-
<b>Bonds</b>		69	175	293	274	331	271	1 068
of which from	financial and insurance corporations	-	-	-	-	-	-	66
	general government	69	149	293	262	325	242	573
	other domestic sectors	-	26	-	12	6	29	205
	rest of the world	-	-	-	-	-	-	224
<b>Financial derivatives</b>		-	-	-	-	-	-	-
of which from	financial and insurance corporations	-	-	-	-	-	-	-
	general government	-	-	-	-	-	-	-
	other domestic sectors	-	-	-	-	-	-	-
	rest of the world	-	-	-	-	-	-	-
<b>Loans</b>		34	292	247	256	6	444	272
of which from	financial and insurance corporations	-	-	-	-	-	-	199
	general government	-	2	-	-	-	-	-
	other domestic sectors	34	290	247	256	6	444	73
	rest of the world	-	-	-	-	-	-	-
<b>Quoted shares</b>		..	..	2 659	2 820	3 418	6 645	5 034
of which from	financial and insurance corporations	..	..	54	118	119	130	7
	general government	-	-	-	-	-	-	-
	other domestic sectors	..	..	2 605	2 702	3 299	6 515	5 027
	rest of the world	..	..	-	-	-	-	-
<b>Other shares and equity, excl. mutual funds shares</b>		2 453	2 082	324	330	52	62	167
of which from	financial and insurance corporations	56	41	-	-	-	20	-
	general government	-	-	-	-	-	-	-
	other domestic sectors	2 397	2 041	324	330	52	42	167
	rest of the world	-	-	-	-	-	-	-
<b>Mutual funds shares</b>		-	-	-	-	-	-	187
of which from	financial and insurance corporations	-	-	-	-	-	-	187
	general government	-	-	-	-	-	-	-
	other domestic sectors	-	-	-	-	-	-	-
	rest of the world	-	-	-	-	-	-	-
<b>Insurance technical reserves</b>		-	-	-	-	-	-	-
<b>Other accounts receivable and payable</b>		1 476	1 143	1 192	2 036	2 225	1 506	1 724
of which from	financial and insurance corporations	88	85	55	855	1 204	689	473
	general government	574	502	373	725	590	747	904
	other domestic sectors	814	556	764	456	431	60	335
	rest of the world	-	-	-	-	-	10	12
<b>Financial assets, total</b>		<b>10 426</b>	<b>12 205</b>	<b>12 648</b>	<b>10 816</b>	<b>9 956</b>	<b>14 495</b>	<b>13 945</b>
<b>Net financial assets</b>		<b>7 345</b>	<b>10 807</b>	<b>11 369</b>	<b>8 796</b>	<b>7 993</b>	<b>12 228</b>	<b>10 250</b>

## Liabilities

<i>million FIM</i>	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Other deposits</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Money-market instruments</b>	1 411	-	-	-	-	-	-
of which to							
financial and insurance corporations	1 192	-	-	-	-	-	-
general government	219	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Bonds</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Financial derivatives</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Loans</b>	2	5	7	-	35	-	-
of which to							
financial and insurance corporations	2	-	-	-	35	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	5	7	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Quoted shares</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Other shares and equity, excl. mutual funds shares</b>	-	-	-	-	-	1	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	1	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Mutual funds shares</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Insurance technical reserves</b>	-	-	-	-	-	-	-
<b>Other accounts receivable and payable</b>	1 668	1 393	1 272	2 020	1 928	2 266	3 695
of which to							
financial and insurance corporations	43	28	86	26	35	22	21
general government	1 588	1 340	1 183	1 919	1 834	2 120	3 285
other domestic sectors	37	25	3	75	59	124	387
rest of the world	-	-	-	-	-	-	2
<b>Liabilities, total</b>	<b>3 081</b>	<b>1 398</b>	<b>1 279</b>	<b>2 020</b>	<b>1 963</b>	<b>2 267</b>	<b>3 695</b>

# 1.14. Households (S14), financial assets and liabilities 1994-2000\*

## Financial assets

<i>million FIM</i>	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	122 814	140 735	157 381	156 107	189 364	203 636	205 665
of which from financial and insurance corporations	121 814	139 878	156 452	155 124	188 457	202 687	204 627
general government	1 000	857	929	983	907	949	1 038
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Other deposits</b>	98 646	95 748	75 420	79 868	55 239	57 120	58 454
of which from financial and insurance corporations	98 646	95 748	75 420	79 868	55 239	57 120	58 454
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Money-market instruments</b>	-	2	1	-	1	-	-
of which from financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	2	1	-	1	-	-
<b>Bonds</b>	10 647	18 553	20 051	17 537	16 889	7 740	9 761
of which from financial and insurance corporations	-	2 578	3 030	3 276	835	818	1 655
general government	10 620	15 630	16 460	13 728	15 490	6 302	7 499
other domestic sectors	-	-	-	-	-	-	-
rest of the world	27	345	561	533	564	620	607
<b>Financial derivatives</b>	-	-	-	-	-	-	-
of which from financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Loans</b>	1 893	1 291	1 448	1 597	1 790	1 848	2 236
of which from financial and insurance corporations	208	72	25	-	23	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	1 685	1 219	1 423	1 597	1 767	1 848	2 236
rest of the world	-	-	-	-	-	-	-
<b>Quoted shares</b>	..	..	41 503	58 338	73 919	168 619	153 411
of which from financial and insurance corporations	..	..	6 032	10 391	10 627	10 853	4 947
general government	-	-	-	-	-	-	-
other domestic sectors	..	..	34 523	46 248	60 399	154 014	129 916
rest of the world	..	..	948	1 699	2 893	3 752	18 548
<b>Other shares and equity, excl. mutual funds shares</b>	9 699	327 456	339 029	394 162	436 654	448 394	488 129
of which from financial and insurance corporations	6 224	4 379	1 197	1 575	2 091	2 605	3 272
general government	-	-	1	-	-	3	2
other domestic sectors	-	319 690	334 995	389 421	431 232	442 215	481 044
rest of the world	3 475	3 387	2 836	3 166	3 331	3 571	3 811
<b>Mutual funds shares</b>	3 125	2 741	4 015	6 241	11 282	23 785	30 487
of which from financial and insurance corporations	3 125	2 741	4 015	6 241	11 282	23 785	30 487
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	..	..	..	..	..	..	..
<b>Insurance technical reserves</b>	44 599	48 795	60 552	74 697	89 995	101 867	119 119
<b>Other accounts receivable and payable</b>	11 030	4 563	4 271	3 424	6 504	5 745	7 179
of which from financial and insurance corporations	4 080	3 484	3 319	2 687	3 308	2 417	2 748
general government	78	978	924	693	3 106	3 242	4 068
other domestic sectors	6 872	101	27	43	90	86	363
rest of the world	-	-	1	1	-	-	-
<b>Financial assets, total</b>	<b>302 453</b>	<b>639 884</b>	<b>703 671</b>	<b>791 971</b>	<b>881 637</b>	<b>1 018 754</b>	<b>1 074 441</b>
<b>Net financial assets</b>	<b>97 737</b>	<b>436 974</b>	<b>511 253</b>	<b>596 992</b>	<b>670 614</b>	<b>791 137</b>	<b>829 063</b>

## Liabilities

million FIM	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Other deposits</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Money-market instruments</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Bonds</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Financial derivatives</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Loans</b>	196 742	189 381	183 552	185 567	198 804	217 486	235 494
of which to							
financial and insurance corporations	179 565	173 497	169 931	174 468	189 985	210 900	230 027
general government	17 177	15 884	13 621	11 099	8 819	6 586	5 467
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Quoted shares</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Other shares and equity, excl. mutual funds shares</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Mutual funds shares</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Insurance technical reserves</b>	-	-	-	-	-	-	-
<b>Other accounts receivable and payable</b>	7 974	13 529	8 866	9 412	12 219	10 131	9 884
of which to							
financial and insurance corporations	6 693	7 330	4 342	4 710	6 131	4 056	4 615
general government	1 281	4 166	4 152	4 274	5 719	5 625	4 830
other domestic sectors	-	2 033	372	428	369	450	439
rest of the world	-	-	-	-	-	-	-
<b>Liabilities, total</b>	<b>204 716</b>	<b>202 910</b>	<b>192 418</b>	<b>194 979</b>	<b>211 023</b>	<b>227 617</b>	<b>245 378</b>

# 1.15. Non-profit institutions serving households (S15), financial assets and liabilities 1994-2000\*

## Financial assets

<i>million FIM</i>	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	7 652	2 003	2 239	3 247	2 763	2 778	1 943
of which from financial and insurance corporations	7 652	1 957	2 194	3 201	2 715	2 722	1 918
general government	-	46	45	41	41	39	1
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	5	7	17	24
<b>Other deposits</b>	6 653	3	43	3 074	2 200	2 540	2 596
of which from financial and insurance corporations	6 653	3	43	3 074	2 200	2 540	2 596
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Money-market instruments</b>	-	46	41	75	198	223	221
of which from financial and insurance corporations	-	46	41	74	184	219	214
general government	-	-	-	-	-	3	-
other domestic sectors	-	-	-	-	-	-	7
rest of the world	-	-	-	1	14	1	-
<b>Bonds</b>	-	465	766	793	714	725	758
of which from financial and insurance corporations	-	57	50	49	54	44	44
general government	-	240	544	321	336	293	325
other domestic sectors	-	140	136	367	211	319	286
rest of the world	-	28	36	56	113	69	103
<b>Financial derivatives</b>	-	-	-	-	-	-	-
of which from financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Loans</b>	135	326	317	304	153	477	326
of which from financial and insurance corporations	135	137	147	134	8	134	32
general government	-	1	-	-	-	1	26
other domestic sectors	-	188	170	170	145	341	266
rest of the world	-	-	-	-	-	1	2
<b>Quoted shares</b>	..	..	15 581	19 476	28 507	58 128	51 461
of which from financial and insurance corporations	..	..	704	1 168	1 350	1 541	625
general government	-	-	-	-	-	-	-
other domestic sectors	..	..	14 760	18 039	26 892	56 587	49 903
rest of the world	..	..	117	269	265	-	933
<b>Other shares and equity, excl. mutual funds shares</b>	882	25 566	21 848	25 969	31 011	34 788	28 497
of which from financial and insurance corporations	880	626	291	335	320	313	297
general government	2	2	5	5	5	41	44
other domestic sectors	-	24 823	21 552	25 629	30 604	34 429	28 153
rest of the world	-	115	-	-	82	5	3
<b>Mutual funds shares</b>	687	700	1 992	2 832	4 450	10 180	13 128
of which from financial and insurance corporations	687	700	1 992	2 832	4 450	10 180	13 128
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Insurance technical reserves</b>	156	166	139	149	160	172	191
<b>Other accounts receivable and payable</b>	143	607	945	1 123	1 215	1 194	409
of which from financial and insurance corporations	108	128	150	106	58	305	153
general government	35	38	38	38	63	58	62
other domestic sectors	-	440	754	973	1 090	829	191
rest of the world	-	1	3	6	4	2	3
<b>Financial assets, total</b>	<b>16 308</b>	<b>29 882</b>	<b>43 911</b>	<b>57 042</b>	<b>71 371</b>	<b>111 205</b>	<b>99 530</b>
<b>Net financial assets</b>	<b>6 942</b>	<b>20 925</b>	<b>36 862</b>	<b>50 107</b>	<b>63 860</b>	<b>102 717</b>	<b>91 431</b>

## Liabilities

million FIM	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Other deposits</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Money-market instruments</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Bonds</b>	216	66	32	23	16	15	23
of which to							
financial and insurance corporations	216	64	31	20	16	15	21
general government	-	2	1	3	-	-	-
other domestic sectors	-	-	-	-	-	-	2
rest of the world	-	-	-	-	-	-	-
<b>Financial derivatives</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Loans</b>	8 938	8 336	6 369	6 209	6 598	7 434	7 139
of which to							
financial and insurance corporations	4 103	3 828	3 677	3 551	3 780	4 647	4 106
general government	4 835	4 461	2 648	2 650	2 784	2 774	3 016
other domestic sectors	-	47	44	8	34	13	17
rest of the world	-	-	-	-	-	-	-
<b>Quoted shares</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Other shares and equity, excl. mutual funds shares</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Mutual funds shares</b>	-	-	-	-	-	-	-
of which to							
financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
rest of the world	-	-	-	-	-	-	-
<b>Insurance technical reserves</b>	-	-	-	-	-	-	-
<b>Other accounts receivable and payable</b>	212	555	648	703	897	1 039	937
of which to							
financial and insurance corporations	41	263	308	62	127	666	107
general government	171	148	252	42	128	158	212
other domestic sectors	-	144	88	599	640	215	581
rest of the world	-	-	-	-	2	-	37
<b>Liabilities, total</b>	<b>9 366</b>	<b>8 957</b>	<b>7 049</b>	<b>6 935</b>	<b>7 511</b>	<b>8 488</b>	<b>8 099</b>

# 1.16

Rest of the world (S2), financial assets and liabilities 1994-2000\*

## Financial assets

<i>million FIM</i>	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights</b>	-	-	-	-	-	-	-
<b>Currency and transferable deposits</b>	36 705	31 235	32 972	34 658	54 301	55 124	85 692
of which from financial and insurance corporations	36 705	31 235	32 972	34 658	54 301	55 124	85 692
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
<b>Other deposits</b>	-	-	-	645	1 889	3 128	2 713
of which from financial and insurance corporations	-	-	-	645	1 889	3 128	2 713
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
<b>Money-market instruments</b>	10 302	15 888	16 504	16 674	11 521	14 473	43 478
of which from financial and insurance corporations	9 123	12 877	12 104	11 854	7 117	8 400	18 757
general government	1 033	2 465	3 379	1 230	1 772	3 441	21 136
other domestic sectors	146	546	1 021	3 590	2 632	2 632	3 585
<b>Bonds</b>	269 173	251 467	257 497	280 307	264 484	284 315	282 183
of which from financial and insurance corporations	75 000	57 875	54 210	64 119	51 515	56 106	51 494
general government	183 851	186 129	197 549	207 712	204 963	219 740	203 319
other domestic sectors	10 322	7 463	5 738	8 476	8 006	8 469	27 370
<b>Financial derivatives</b>	-6 877	1 545	3 358	6 249	1 570	11 772	9 869
of which from financial and insurance corporations	-3 955	-2 635	-309	2 370	222	8 368	7 667
general government	-871	4 331	3 627	3 697	1 248	-670	-901
other domestic sectors	-2 051	-151	40	182	100	4 074	3 103
<b>Loans</b>	76 929	70 171	90 160	108 074	105 583	134 678	188 547
of which from financial and insurance corporations	15 899	14 911	18 525	28 412	18 736	26 727	30 998
general government	8 753	11 125	13 132	14 365	16 934	14 211	13 753
other domestic sectors	52 277	44 135	58 503	65 297	69 913	93 740	143 796
<b>Quoted shares</b>	..	..	111 736	173 705	412 234	1 320 112	1 378 629
of which from financial and insurance corporations	..	..	5 166	16 455	21 731	24 554	14 378
general government	-	-	-	-	-	-	-
other domestic sectors	..	..	106 570	157 250	390 503	1 295 558	1 364 251
<b>Other shares and equity, excl. mutual funds shares</b>	81 000	92 834	32 275	39 968	60 208	83 668	112 330
of which from financial and insurance corporations	1 420	1 896	599	655	12 131	22 660	44 045
general government	-	-	-	-	-	-	-
other domestic sectors	79 580	90 938	31 676	39 313	48 077	61 008	68 285
<b>Mutual funds shares</b>	29	36	114	264	878	2 582	7 243
of which from financial and insurance corporations	29	36	114	264	878	2 582	7 243
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
<b>Insurance technical reserves</b>	3 746	1 579	1 818	1 541	5 242	12 951	15 485
<b>Other accounts receivable and payable</b>	28 391	30 881	35 397	36 899	31 984	28 179	49 957
of which from financial and insurance corporations	9 545	13 110	16 098	17 886	18 229	8 188	29 166
general government	1 231	1 033	1 671	2 425	647	4 116	1 580
other domestic sectors	17 615	16 738	17 628	16 588	13 108	15 875	19 211
<b>Financial assets, total</b>	<b>499 398</b>	<b>495 636</b>	<b>581 831</b>	<b>698 984</b>	<b>949 894</b>	<b>1 950 982</b>	<b>2 176 126</b>
<b>Net financial assets</b>	<b>259 131</b>	<b>244 453</b>	<b>264 396</b>	<b>288 311</b>	<b>508 040</b>	<b>1 293 694</b>	<b>1 207 366</b>

## Liabilities

million FIM	1994	1995	1996	1997	1998	1999	2000*
<b>Monetary gold and special drawing rights <sup>1</sup></b>	<b>5 171</b>	<b>4 257</b>	<b>4 082</b>	<b>4 261</b>	<b>4 704</b>	<b>4 431</b>	<b>3 634</b>
<b>Currency and transferable deposits</b>	<b>90 287</b>	<b>77 095</b>	<b>71 579</b>	<b>92 462</b>	<b>100 319</b>	<b>129 467</b>	<b>147 154</b>
of which to financial and insurance corporations	86 644	74 413	67 315	90 099	98 206	126 188	144 777
general government	1 230	594	1 320	25	77	419	444
other domestic sectors	2 413	2 088	2 944	2 338	2 036	2 860	1 933
<b>Other deposits</b>	<b>3 429</b>	<b>6 928</b>	<b>5 199</b>	<b>10 731</b>	<b>5 848</b>	<b>5 131</b>	<b>6 951</b>
of which to financial and insurance corporations	3 429	6 928	5 177	10 499	5 835	4 488	5 747
general government	-	-	22	232	13	643	1 204
other domestic sectors	-	-	-	-	-	-	-
<b>Money-market instruments</b>	<b>8 951</b>	<b>2 995</b>	<b>3 901</b>	<b>3 271</b>	<b>2 928</b>	<b>8 832</b>	<b>8 869</b>
of which to financial and insurance corporations	8 943	2 993	3 899	3 028	2 675	6 046	7 328
general government	-	-	-	30	130	2 614	883
other domestic sectors	8	2	2	213	123	172	658
<b>Bonds</b>	<b>5 349</b>	<b>10 054</b>	<b>28 313</b>	<b>42 701</b>	<b>54 117</b>	<b>110 257</b>	<b>190 061</b>
of which to financial and insurance corporations	4 910	7 607	20 710	32 121	32 698	61 498	82 357
general government	131	2 074	6 501	9 528	20 137	47 454	106 560
other domestic sectors	308	373	1 102	1 052	1 282	1 305	1 144
<b>Financial derivatives</b>	<b>-487</b>	<b>177</b>	<b>-22</b>	<b>1 403</b>	<b>749</b>	<b>14 117</b>	<b>13 749</b>
of which to financial and insurance corporations	-378	110	-59	1 382	747	11 926	9 869
general government	-	-	-	-	-	35	653
other domestic sectors	-109	67	37	21	2	2 156	3 227
<b>Loans</b>	<b>38 231</b>	<b>45 801</b>	<b>79 749</b>	<b>96 452</b>	<b>84 230</b>	<b>91 468</b>	<b>142 605</b>
of which to financial and insurance corporations	24 601	34 557	58 216	65 549	46 939	44 141	52 500
general government	743	538	542	574	816	478	476
other domestic sectors	12 887	10 706	20 991	30 329	36 475	46 849	89 629
<b>Quoted shares</b>	<b>-</b>	<b>-</b>	<b>9 204</b>	<b>19 201</b>	<b>32 864</b>	<b>84 524</b>	<b>136 778</b>
of which to financial and insurance corporations	-	-	4 226	9 595	17 576	46 003	67 595
general government	-	-	3 913	7 364	11 802	33 862	46 783
other domestic sectors	-	-	1 065	2 242	3 486	4 659	22 400
<b>Other shares and equity, excl. mutual funds shares</b>	<b>55 201</b>	<b>63 121</b>	<b>67 852</b>	<b>90 905</b>	<b>107 668</b>	<b>153 708</b>	<b>254 043</b>
of which to financial and insurance corporations	5 185	3 794	1 471	1 911	10 254	15 359	37 391
general government	5 236	6 778	6 648	7 793	7 728	8 774	9 806
other domestic sectors	44 780	52 549	59 733	81 201	89 686	129 575	206 846
<b>Mutual funds shares</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
of which to financial and insurance corporations	-	-	-	-	-	-	-
general government	-	-	-	-	-	-	-
other domestic sectors	-	-	-	-	-	-	-
<b>Insurance technical reserves</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other accounts receivable and payable</b>	<b>34 135</b>	<b>40 755</b>	<b>47 578</b>	<b>49 286</b>	<b>48 427</b>	<b>55 353</b>	<b>64 916</b>
of which to financial and insurance corporations	12 149	11 204	12 927	14 665	16 758	11 962	14 051
general government	4 845	6 340	6 676	13 340	15 713	14 728	16 497
other domestic sectors	17 141	23 211	25 975	21 281	15 956	28 663	34 368
<b>Liabilities, total</b>	<b>240 267</b>	<b>251 183</b>	<b>317 435</b>	<b>410 673</b>	<b>441 854</b>	<b>657 288</b>	<b>968 760</b>

(1) Monetary gold is recorded as a liability for the rest of the world, while in accordance with the ESA95 it is the only financial asset for which there is no counterpart liability in the system.



# 2

*The tables describe the financial balance sheets by sector at statistical year end. The tables contain both itemised financial assets and liabilities and the total financial assets and liabilities of all sectors. The data are non-consolidated, in other words accounts receivable/payable within a sector or between sectors have not been deducted from the data.*

# 2.1. Non-consolidated financial balance sheet for sectors 1998

<i>million FIM</i>	Monetary gold and special drawing rights	Currency and transfer- able deposits	Other deposits	Money- market instru- ments	Bonds
<b>Financial assets</b>					
<b>Non-financial corporations and housing corporations</b>	-	60 435	3 058	20 095	31 594
<b>Financial and insurance corporations</b>	4 704	119 987	29 487	58 887	156 449
The central bank	4 704	43 358	4 255	-	1 536
Deposit banks	-	72 739	20 639	39 307	73 774
Money market funds and other monetary financial institutions practising financial intermediation	-	741	2 328	6 772	14 257
Other financial intermediaries	-	1 482	245	7 008	13 067
Financial auxiliaries	-	381	68	-	422
Insurance corporations	-	1 286	1 952	5 800	53 393
<b>General government</b>	-	9 287	8 160	55 182	168 199
Central government	-	1 837	7 698	28 145	6 488
Local government	-	3 500	375	6 870	813
Employment pension schemes	-	2 663	52	17 565	160 567
Other social security funds	-	1 287	35	2 602	331
<b>Households</b>	-	189 364	55 239	1	16 889
<b>Non-profit institutions serving households</b>	-	2 763	2 200	198	714
<b>Rest of the world</b>	-	54 301	1 889	11 521	264 484
<b>Financial assets, total</b>	4 704	436 137	100 033	145 884	638 329
<b>Liabilities</b>					
<b>Non-financial corporations and housing corporations</b>	-	-	-	6 991	33 123
<b>Financial and insurance corporations</b>	-	334 468	94 185	119 365	89 532
The central bank	-	29 183	5	4 950	-
Deposit banks	-	305 285	94 180	106 507	40 389
Money market funds and other monetary financial institutions practising financial intermediation	-	-	-	5 904	41 922
Other financial intermediaries	-	-	-	2 004	7 085
Financial auxiliaries	-	-	-	-	136
Insurance corporations	-	-	-	-	-
<b>General government</b>	-	1 350	-	16 600	461 541
Central government	-	1 350	-	15 559	457 399
Local government	-	-	-	1 041	4 142
Employment pension schemes	-	-	-	-	-
Other social security funds	-	-	-	-	-
<b>Households</b>	-	-	-	-	-
<b>Non-profit institutions serving households</b>	-	-	-	-	16
<b>Rest of the world</b>	4 704	100 319	5 848	2 928	54 117
<b>Liabilities, total</b>	4 704	436 137	100 033	145 884	638 329

Non-consolidated financial balance sheets

Financial derivatives	Loans	Quoted shares	Other shares and equity, excluding mutual funds shares	Mutual funds shares	Insurance technical reserves	Other accounts receivable and payable	Total
2	149 596	86 187	186 362	5 478	8 221	238 329	789 357
747	476 333	71 230	99 938	4 601	1 999	55 690	1 080 052
-	112	-	837	-	-	453	55 255
110	374 780	1 615	21 447	178	32	39 635	644 256
45	71 051	2 124	1 353	13	-	4 640	103 324
513	23 623	15 083	41 868	49	-	2 977	105 915
-	490	376	207	274	-	1 108	3 326
79	6 277	52 032	34 226	4 087	1 967	6 877	167 976
-	150 439	143 334	179 670	2 262	384	58 252	775 169
-	68 955	86 866	37 614	-	-	23 586	261 189
-	25 882	2 518	110 959	572	384	17 913	169 786
-	55 596	50 532	31 045	1 690	-	14 528	334 238
-	6	3 418	52	-	-	2 225	9 956
-	1 790	73 919	436 654	11 282	89 995	6 504	881 637
-	153	28 507	31 011	4 450	160	1 215	71 371
1 570	105 583	412 234	60 208	878	5 242	31 984	949 894
2 319	883 894	815 411	993 843	28 951	106 001	391 974	4 547 480
100	439 653	727 969	798 870	-	-	243 619	2 250 325
222	97 828	54 578	74 589	28 951	106 001	46 538	1 046 257
-	-	-	-	-	-	279	34 417
-632	40 270	4 315	16 190	-	-	31 358	637 862
632	32 522	-	9 814	-	-	7 240	98 034
-	22 708	27 811	35 037	28 951	-	1 872	125 468
-	964	-	326	-	-	852	2 278
222	1 364	22 452	13 222	-	106 001	4 937	148 198
1 248	56 781	-	12 716	-	-	40 274	590 510
780	24 812	-	-	-	-	10 548	510 448
-5	31 807	-	12 526	-	-	19 219	68 730
473	127	-	190	-	-	8 579	9 369
-	35	-	-	-	-	1 928	1 963
-	198 804	-	-	-	-	12 219	211 023
-	6 598	-	-	-	-	897	7 511
749	84 230	32 864	107 668	-	-	48 427	441 854
2 319	883 894	815 411	993 843	28 951	106 001	391 974	4 547 480

## 2.2. Non-consolidated financial balance sheet for sectors 1999

<i>million FIM</i>	Monetary gold and special drawing rights	Currency and transfer- able deposits	Other deposits	Money- market instru- ments	Bonds
<b>Financial assets</b>					
<b>Non-financial corporations and housing corporations</b>	-	61 318	3 633	21 961	39 289
<b>Financial and insurance corporations</b>	4 431	166 292	35 332	61 679	173 569
The central bank	4 431	46 349	12 766	1 087	3 860
Deposit banks	-	114 217	18 157	37 471	77 696
Money market funds and other monetary financial institutions practising financial intermediation	-	642	1 695	5 567	11 143
Other financial intermediaries	-	3 208	680	6 496	18 736
Financial auxiliaries	-	587	70	213	139
Insurance corporations	-	1 289	1 964	10 845	61 995
<b>General government</b>	-	13 801	12 411	53 011	169 457
Central government	-	2 181	11 797	18 848	3 673
Local government	-	6 196	319	8 797	1 051
Employment pension schemes	-	3 340	275	21 903	164 462
Other social security funds	-	2 084	20	3 463	271
<b>Households</b>	-	203 636	57 120	-	7 740
<b>Non-profit institutions serving households</b>	-	2 778	2 540	223	725
<b>Rest of the world</b>	-	55 124	3 128	14 473	284 315
<b>Financial assets, total</b>	4 431	502 949	114 164	151 347	675 095
<b>Liabilities</b>					
<b>Non-financial corporations and housing corporations</b>	-	-	-	10 737	51 418
<b>Financial and insurance corporations</b>	-	372 051	109 033	122 600	90 894
The central bank	-	47 359	1 427	-	-
Deposit banks	-	324 692	107 606	118 699	40 626
Money market funds and other monetary financial institutions practising financial intermediation	-	-	-	3 711	45 051
Other financial intermediaries	-	-	-	189	4 815
Financial auxiliaries	-	-	-	-	152
Insurance corporations	-	-	-	1	250
<b>General government</b>	-	1 431	-	9 178	422 511
Central government	-	1 431	-	8 109	419 516
Local government	-	-	-	1 069	2 995
Employment pension schemes	-	-	-	-	-
Other social security funds	-	-	-	-	-
<b>Households</b>	-	-	-	-	-
<b>Non-profit institutions serving households</b>	-	-	-	-	15
<b>Rest of the world</b>	4 431	129 467	5 131	8 832	110 257
<b>Liabilities, total</b>	4 431	502 949	114 164	151 347	675 095

*Non-consolidated financial balance sheets*

Financial deriva- tives	Loans	Quoted shares	Other shares and equity, excluding mutual funds shares	Mutual funds shares	Insurance technical reserves	Other accounts receivable and payable	Total
2 844	252 133	144 627	254 491	9 770	8 742	193 779	992 587
12 859	515 776	145 264	96 491	10 896	1 988	47 927	1 272 504
-	46	-	4 823	-	-	603	73 965
8 745	408 879	1 966	16 391	312	35	18 831	702 700
3 333	83 979	143	669	235	-	7 049	114 455
624	15 687	40 757	39 788	178	-	4 741	130 895
-	1 005	1 240	168	37	-	3 152	6 611
157	6 180	101 158	34 652	10 134	1 953	13 551	243 878
35	146 239	331 860	206 306	4 117	379	48 379	985 995
-	69 080	216 350	49 185	-	-	23 834	394 948
35	25 397	4 003	126 091	600	379	10 536	183 404
-	51 318	104 862	30 968	3 517	-	12 503	393 148
-	444	6 645	62	-	-	1 506	14 495
-	1 848	168 619	448 394	23 785	101 867	5 745	1 018 754
-	477	58 128	34 788	10 180	172	1 194	111 205
11 772	134 678	1 320 112	83 668	2 582	12 951	28 179	1 950 982
27 510	1 051 151	2 168 610	1 124 138	61 330	126 099	325 203	6 332 027
5 007	566 491	2 019 677	866 078	-	-	168 022	3 687 430
9 056	113 670	64 409	91 068	61 330	126 099	49 053	1 209 263
-	-	-	-	-	-	65	48 851
7 791	55 862	5 346	16 488	-	-	22 367	699 477
972	37 712	-	6 682	2 158	-	9 668	105 954
-	15 956	31 342	45 418	59 172	-	2 995	159 887
-	2 539	-	615	-	-	2 666	5 972
293	1 601	27 721	21 865	-	126 099	11 292	189 122
-670	54 602	-	13 284	-	-	41 605	541 941
-753	21 715	-	-	-	-	11 094	461 112
9	32 549	-	13 053	-	-	21 576	71 251
74	338	-	230	-	-	6 669	7 311
-	-	-	1	-	-	2 266	2 267
-	217 486	-	-	-	-	10 131	227 617
-	7 434	-	-	-	-	1 039	8 488
14 117	91 468	84 524	153 708	-	-	55 353	657 288
27 510	1 051 151	2 168 610	1 124 138	61 330	126 099	325 203	6 332 027

## 2.3. Non-consolidated financial balance sheet for sectors 2000\*

<i>million FIM</i>	Monetary gold and special drawing rights	Currency and transfer- able deposits	Other deposits	Money- market instru- ments	Bonds
<b>Financial assets</b>					
<b>Non-financial corporations and housing corporations</b>	-	54 865	5 569	11 711	49 042
<b>Financial and insurance corporations</b>	3 634	173 617	33 110	56 135	186 557
The central bank	3 634	47 077	5 881	447	4 434
Deposit banks	-	117 761	20 685	30 992	76 580
Money market funds and other monetary financial institutions practising financial intermediation	-	614	726	6 461	7 897
Other financial intermediaries	-	6 016	3 270	5 377	21 395
Financial auxiliaries	-	940	80	274	192
Insurance corporations	-	1 209	2 468	12 584	76 059
<b>General government</b>	-	11 892	23 820	32 403	189 494
Central government	-	1 396	19 493	12 839	4 005
Local government	-	6 313	2 588	6 683	2 978
Employment pension schemes	-	2 628	1 640	9 042	181 443
Other social security funds	-	1 555	99	3 839	1 068
<b>Households</b>	-	205 665	58 454	-	9 761
<b>Non-profit institutions serving households</b>	-	1 943	2 596	221	758
<b>Rest of the world</b>	-	85 692	2 713	43 478	282 183
<b>Financial assets, total</b>	<b>3 634</b>	<b>533 674</b>	<b>126 262</b>	<b>143 948</b>	<b>717 795</b>
<b>Liabilities</b>					
<b>Non-financial corporations and housing corporations</b>	-	-	-	12 516	71 730
<b>Financial and insurance corporations</b>	-	385 022	119 311	91 445	88 799
The central bank	-	33 487	1 777	-	-
Deposit banks	-	351 535	117 534	88 969	63 174
Money market funds and other monetary financial institutions practising financial intermediation	-	-	-	2 337	18 585
Other financial intermediaries	-	-	-	127	5 435
Financial auxiliaries	-	-	-	-	614
Insurance corporations	-	-	-	12	991
<b>General government</b>	-	1 498	-	31 118	367 182
Central government	-	1 498	-	29 439	364 522
Local government	-	-	-	1 679	2 660
Employment pension schemes	-	-	-	-	-
Other social security funds	-	-	-	-	-
<b>Households</b>	-	-	-	-	-
<b>Non-profit institutions serving households</b>	-	-	-	-	23
<b>Rest of the world</b>	<b>3 634</b>	<b>147 154</b>	<b>6 951</b>	<b>8 869</b>	<b>190 061</b>
<b>Liabilities, total</b>	<b>3 634</b>	<b>533 674</b>	<b>126 262</b>	<b>143 948</b>	<b>717 795</b>

Non-consolidated financial balance sheets

Financial derivatives	Loans	Quoted shares	Other shares and equity, excluding mutual funds shares	Mutual funds shares	Insurance technical reserves	Other accounts receivable and payable	Total
5 049	363 330	91 216	356 912	14 015	9 629	195 590	1 156 928
11 061	546 135	128 469	108 320	13 198	2 101	52 911	1 315 248
-	45	-	4 819	-	-	-	66 337
8 685	466 008	2 027	16 053	240	38	22 521	761 590
1 456	57 519	98	806	49	-	2 388	78 014
654	15 610	46 742	50 821	501	-	10 880	161 266
-	1 092	2 232	33	67	-	2 784	7 694
266	5 861	77 370	35 788	12 341	2 063	14 338	240 347
653	142 741	187 789	215 269	5 391	382	48 071	857 905
-	71 028	80 679	51 871	92	-	18 551	259 954
29	22 321	2 626	131 943	603	382	12 363	188 829
624	49 120	99 450	31 288	4 509	-	15 433	395 177
-	272	5 034	167	187	-	1 724	13 945
-	2 236	153 411	488 129	30 487	119 119	7 179	1 074 441
-	326	51 461	28 497	13 128	191	409	99 530
9 869	188 547	1 378 629	112 330	7 243	15 485	49 957	2 176 126
26 632	1 243 315	1 990 975	1 309 457	83 462	146 907	354 117	6 680 178
4 295	690 377	1 812 623	942 140	-	-	163 870	3 697 551
9 489	113 065	41 574	99 243	83 462	146 907	69 747	1 248 064
-	-	-	-	-	-	-	35 264
8 443	62 994	7 439	22 310	-	-	30 497	752 895
930	39 239	-	8 780	10 140	-	2 378	82 389
-	8 597	2 674	49 785	73 322	-	23 599	163 539
-	421	-	711	-	-	3 012	4 758
116	1 814	31 461	17 657	-	146 907	10 261	209 219
-901	54 635	-	14 031	-	-	44 763	512 326
-909	22 333	-	-	-	-	12 371	429 254
8	32 147	-	13 888	-	-	23 362	73 744
-	155	-	143	-	-	5 335	5 633
-	-	-	-	-	-	3 695	3 695
-	235 494	-	-	-	-	9 884	245 378
-	7 139	-	-	-	-	937	8 099
13 749	142 605	136 778	254 043	-	-	64 916	968 760
26 632	1 243 315	1 990 975	1 309 457	83 462	146 907	354 117	6 680 178



# 3

*The tables describe the itemised net acquisition of financial assets and liabilities in 1994 - 2000\*. The financial transactions of each sector are given by asset and liability. Net financial transactions, which conceptually corresponds with net lending in national accounts, is obtained by deducting the net acquisition of debts from that of financial assets.*

*The statistical discrepancy shows the difference between the financial accounts net lending (=Financial transactions, net) and national accounts net lending by sector.*

# 3.1 ■ Non-financial corporations and housing corporations (S11), financial transactions 1994-2000\*

<i>million FIM</i>	1994	1995	1996	1997	1998	1999	2000*
<b>Net acquisition of financial assets</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	3 025	4 187	8 518	2 769	7 331	-950	-6 323
Other deposits	-2 466	1 685	-6 481	-1 185	-1 732	575	1 936
Money-market instruments	-4 069	1 899	-5 151	8 016	-2 179	2 202	-9 856
Bonds	-1 036	4 967	-8 911	-363	19	-2 682	8 237
Financial derivatives	-	-99	11	9	-	688	1 134
Loans	-6 406	6 750	37 552	28 146	-16 559	19 876	109 723
Quoted shares	-	-	-	-7 730	19 166	10 742	-2 143
Other shares and equity, excluding mutual funds shares	-514	7 957	3 316	16 089	66 169	17 738	117 088
Mutual funds shares	-	-602	1 833	1 502	991	3 635	4 850
Insurance technical reserves	3 144	899	-549	-482	175	522	887
Other accounts receivable	10 202	7 370	6 632	26 096	21 772	35 519	1 973
<b>Net acquisition of financial assets, total</b>	<b>1 880</b>	<b>35 013</b>	<b>36 770</b>	<b>72 867</b>	<b>95 153</b>	<b>87 865</b>	<b>227 506</b>
<b>Net incurrence of liabilities</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-
Money-market instruments	-3 478	-750	1 574	1 572	-160	4 063	2 793
Bonds	-3 807	1 754	-4 529	233	436	1 136	16 893
Financial derivatives	-	-345	332	-83	-226	-1 021	-2 408
Loans	-28 858	-6 948	20 744	15 446	-4 108	46 567	120 087
Quoted shares	-	-	-	4 564	51 501	2 909	31 737
Other shares and equity, excluding mutual funds shares	16 859	17 989	32 089	15 523	30 056	18 416	45 719
Mutual funds shares	-	-	-	-	-	-	-
Insurance technical reserves	-	-	-	-	-	-	-
Other accounts payable	4 529	2 439	-10 662	26 780	24 443	15 263	2 537
<b>Net incurrence of liabilities, total</b>	<b>-14 755</b>	<b>14 139</b>	<b>39 548</b>	<b>64 035</b>	<b>101 942</b>	<b>87 333</b>	<b>217 358</b>
<b>Net financial transactions <sup>1</sup></b>	<b>16 635</b>	<b>20 874</b>	<b>-2 778</b>	<b>8 832</b>	<b>-6 789</b>	<b>532</b>	<b>10 148</b>
Statistical discrepancy	-9 981	850	-26 973	-18 848	-21 230	-22 395	-2 907
<b>Net lending (+) / net borrowing (-)</b>	<b>26 616</b>	<b>20 024</b>	<b>24 195</b>	<b>27 680</b>	<b>14 441</b>	<b>22 927</b>	<b>13 055</b>

1) Net financial transactions corresponds with the concept Net lending in National Accounts. The statistical discrepancy is the difference between the two (see chapter Compilation of the flow accounts describing financial transactions)

## 3.2. Financial and insurance corporations (S12), financial transactions 1994-2000\*

million FIM	1994	1995	1996	1997	1998	1999	2000*
<b>Net acquisition of financial assets</b>							
Monetary gold and special drawing rights	.772	-314	-216	401	640	-661	-829
Currency and transferable deposits	28 498	457	-24 282	10 229	9 637	48 283	6 167
Other deposits	5 070	12 398	2 053	1 393	-10 727	5 886	-1 303
Money-market instruments	15 899	-17 455	-15 378	899	-9 685	2 207	-5 355
Bonds	-5 525	16 098	15 559	18 220	9 796	25 314	17 084
Financial derivatives	-	-70	-183	362	-	933	259
Loans	-26 496	-14 246	-3 320	5 189	34 011	48 623	30 981
Quoted shares	-	-	-	-314	1 987	6 187	-5 155
Other shares and equity, excluding mutual funds shares	7 532	1 647	7 502	1 358	55 174	-6 627	18 328
Mutual funds shares	-	532	535	848	2 543	3 712	4 160
Insurance technical reserves	-481	622	-56	82	-56	-11	113
Other accounts receivable	4 866	10 383	4 448	3 243	3 113	-7 088	9 933
<b>Net acquisition of financial assets, total</b>	<b>30 135</b>	<b>10 052</b>	<b>-13 338</b>	<b>41 910</b>	<b>96 433</b>	<b>126 758</b>	<b>74 383</b>
<b>Net incurrence of liabilities</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	5 854	18 311	16 037	14 814	58 661	33 763	12 995
Other deposits	-4 398	13 995	-29 428	-4 192	-34 378	14 169	10 722
Money-market instruments	19 370	-23 632	-12 918	2 785	6 549	2 084	-29 523
Bonds	-15 856	-23 034	-14 245	-4 097	-14 369	3 424	2 969
Financial derivatives	-	1 986	945	-526	-345	234	186
Loans	-4 944	1 968	-7 929	-1 727	-6 701	17 237	1 336
Quoted shares	-	-	-	66	2 810	278	62
Other shares and equity, excluding mutual funds shares	12 478	7 651	825	-1 111	60 473	4 993	13 045
Mutual funds shares	-	43	5 835	6 341	10 488	20 731	35 078
Insurance technical reserves	4 164	3 719	11 460	11 155	13 325	17 918	22 054
Other accounts payable	8 276	10 179	-1 225	9 964	-4 192	3 905	25 131
<b>Net incurrence of liabilities, total</b>	<b>24 944</b>	<b>11 186</b>	<b>-30 643</b>	<b>33 472</b>	<b>92 321</b>	<b>118 736</b>	<b>94 055</b>
<b>Net financial transactions <sup>1</sup></b>	<b>5 191</b>	<b>-1 134</b>	<b>17 305</b>	<b>8 438</b>	<b>4 112</b>	<b>8 022</b>	<b>-19 672</b>
Statistical discrepancy	2 962	-5 335	6 762	2 130	-2 877	8 904	-13 194
<b>Net lending (+) / net borrowing (-)</b>	<b>2 229</b>	<b>4 201</b>	<b>10 543</b>	<b>6 308</b>	<b>6 989</b>	<b>-882</b>	<b>-6 478</b>

1) Net financial transactions corresponds with the concept Net lending in National Accounts. The statistical discrepancy is the difference between the two (see chapter Compilation of the flow accounts describing financial transactions)

# 3.3

The central bank (S121), financial transactions 1994-2000\*

million FIM	1994	1995	1996	1997	1998	1999	2000*
<b>Net acquisition of financial assets</b>							
Monetary gold and special drawing rights	772	-314	-216	401	640	-661	-829
Currency and transferable deposits	24 750	-5 023	-13 076	8 171	3 380	7 001	681
Other deposits	1 038	10 113	4 258	-8 139	-6 777	8 554	-6 885
Money-market instruments	-1 402	-443	-	-	-	937	-640
Bonds	-340	-551	-513	-548	-312	1 773	574
Financial derivatives	-	-	-	-	-	-	-
Loans	-6 828	-104	-4 936	-154	-71	-23	-1
Quoted shares	-	-	-	-	-	-	-
Other shares and equity, excluding mutual funds shares	-	56	-290	-1	467	2 497	-3 176
Mutual funds shares	-	-	-	-	-	-	-
Insurance technical reserves	-	-	-	-	-	-	-
Other accounts receivable	-14	78	-479	50	-544	150	-603
<b>Net acquisition of financial assets, total</b>	<b>17 976</b>	<b>3 812</b>	<b>-15 252</b>	<b>-220</b>	<b>-3 217</b>	<b>20 228</b>	<b>-10 879</b>
<b>Net incurrence of liabilities</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	-3 034	9 180	-8 079	1 535	5 884	18 225	-13 872
Other deposits	-384	-548	189	757	-4 822	170	350
Money-market instruments	20 368	-8 142	-11 563	-5 322	-5 550	-4 950	-
Bonds	-	-	-	-	-	-	-
Financial derivatives	-	-	-	-	-	-	-
Loans	-71	-	-	3	-3	-	-
Quoted shares	-	-	-	-	-	-	-
Other shares and equity, excluding mutual funds shares	-	-	-	-	-	-	-
Mutual funds shares	-	-	-	-	-	-	-
Insurance technical reserves	-	-	-	-	-	-	-
Other accounts payable	-75	-143	-107	-165	-46	-214	-65
<b>Net incurrence of liabilities, total</b>	<b>16 804</b>	<b>3 347</b>	<b>-19 560</b>	<b>-3 192</b>	<b>-4 537</b>	<b>13 231</b>	<b>-13 587</b>
<b>Net financial transactions <sup>1</sup></b>	<b>1 172</b>	<b>3 465</b>	<b>4 308</b>	<b>2 972</b>	<b>1 320</b>	<b>6 997</b>	<b>2 708</b>
Statistical discrepancy	-1	2 318	3 133	838	-796	5 276	941
<b>Net lending (+) / net borrowing (-)</b>	<b>1 173</b>	<b>1 147</b>	<b>1 175</b>	<b>2 134</b>	<b>2 116</b>	<b>1 721</b>	<b>1 767</b>

1) Net financial transactions corresponds with the concept Net lending in National Accounts. The statistical discrepancy is the difference between the two (see chapter Compilation of the flow accounts describing financial transactions)

# 3.4. Deposit banks (S1221), financial transactions 1994-2000\*

million FIM	1994	1995	1996	1997	1998	1999	2000*
<b>Net acquisition of financial assets</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	-	4 924	-11 043	1 932	5 701	39 470	2 642
Other deposits	-	1 134	-1 405	7 493	-2 964	-2 409	2 528
Money-market instruments	-	-13 014	-16 292	-5 712	-7 626	-936	-7 793
Bonds	-	9 571	-3 753	3 401	1 602	7 328	-4 565
Financial derivatives	..	-43	-120	178	-	933	259
Loans	-	-14 732	7 570	9 839	37 890	36 607	27 615
Quoted shares	..	..	..	..	..	918	138
Other shares and equity, excluding mutual funds shares	-	691	2 162	-4 047	-10 796	-4 122	1 075
Mutual funds shares	..	-307	13	10	78	77	-182
Insurance technical reserves	-	24	-27	2	2	3	3
Other accounts receivable	-	9 218	6 833	3 394	1 289	-13 429	1 731
<b>Net acquisition of financial assets, total</b>	-	<b>-2 534</b>	<b>-16 062</b>	<b>16 490</b>	<b>25 176</b>	<b>64 440</b>	<b>23 451</b>
<b>Net incurrence of liabilities</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	-	9 131	24 116	13 279	52 777	15 538	26 867
Other deposits	-	14 543	-29 617	-4 949	-29 556	13 999	10 372
Money-market instruments	-	-26 257	5 445	8 711	19 976	11 192	-28 969
Bonds	-	-12 748	-16 696	-1 836	-2 509	2 437	814
Financial derivatives	..	256	301	36	-22	195	154
Loans	-	5 950	-1 884	-5 920	-11 940	19 408	256
Quoted shares	..	-	-	10	471	121	26
Other shares and equity, excluding mutual funds shares	-	108	524	-	714	298	1 822
Mutual funds shares	-	-	-	-	-	-	-
Insurance technical reserves	-	-	-	-	-	-	-
Other accounts payable	-	9 703	844	7 226	-6 867	-1 291	5 889
<b>Net incurrence of liabilities, total</b>	-	<b>686</b>	<b>-16 967</b>	<b>16 557</b>	<b>23 044</b>	<b>61 897</b>	<b>17 231</b>
<b>Net financial transactions <sup>1</sup></b>	-	<b>-3 220</b>	<b>905</b>	<b>-67</b>	<b>2 132</b>	<b>2 543</b>	<b>6 220</b>
Statistical discrepancy	-3 471	-6 793	-6 079	-3 893	-1 850	-2 879	-1 828
<b>Net lending (+) / net borrowing (-)</b>	<b>3 471</b>	<b>3 573</b>	<b>6 984</b>	<b>3 826</b>	<b>3 982</b>	<b>5 422</b>	<b>8 048</b>

1) Net financial transactions corresponds with the concept Net lending in National Accounts. The statistical discrepancy is the difference between the two (see chapter Compilation of the flow accounts describing financial transactions)

# 3.5

## Money market funds (S1222) and other monetary financial institutions practising financial intermediation (S1223), financial transactions 1994-2000\*

million FIM	1994 <sup>1</sup>	1995	1996	1997	1998	1999	2000*
<b>Net acquisition of financial assets</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	-	-32	-54	229	-109	-109	2
Other deposits	-	1 162	-1 982	2 969	-664	-706	-145
Money-market instruments	-	-4 328	-942	1 520	-1 220	-2 540	1 006
Bonds	-	-789	6 520	8 681	-6 316	-3 081	2 843
Financial derivatives	..	-27	-63	184	-	-	-
Loans	-	-1 820	4 677	-3 117	2 563	11 490	1 883
Quoted shares	..	..	..	6	87	7	-19
Other shares and equity, excluding mutual funds shares	..	-869	-54	88	-39	-201	352
Mutual funds shares	-	94	13	-10	-8	127	-440
Insurance technical reserves	-	-	-	-	-	-	-
Other accounts receivable	-	553	-418	300	527	2 409	-299
<b>Net acquisition of financial assets, total</b>	-	<b>-6 056</b>	<b>7 697</b>	<b>10 850</b>	<b>-5 179</b>	<b>7 396</b>	<b>5 183</b>
<b>Net incurrence of liabilities</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-
Money-market instruments	-	488	-374	1 293	-5 101	-2 193	-645
Bonds	-	-6 644	1 884	1 046	-12 286	2 318	-500
Financial derivatives	-	1 730	644	-562	-323	39	32
Loans	-	-402	1 407	3 865	6 875	5 110	6 805
Quoted shares	-	-	-	-	-	-	-
Other shares and equity, excluding mutual funds shares	-	-91	76	3	1 245	-1 878	-110
Mutual funds shares	-	-	-	-	-	-	2 704
Insurance technical reserves	-	-	-	-	-	-	-
Other accounts payable	-	1 291	-457	2 237	1 615	1 640	-1 030
<b>Net incurrence of liabilities, total</b>	-	<b>-3 628</b>	<b>3 180</b>	<b>7 882</b>	<b>-7 975</b>	<b>5 036</b>	<b>7 256</b>
<b>Net financial transactions<sup>2</sup></b>	-	<b>-2 428</b>	<b>4 517</b>	<b>2 968</b>	<b>2 796</b>	<b>2 360</b>	<b>-2 073</b>

1) In 1994 the financial transactions of sector S1223 are included in the data on sector S123.

2) Net financial transactions corresponds with the concept Net lending in National Accounts. The statistical discrepancy is the difference between the two (see chapter Compilation of the flow accounts describing financial transactions)

# 3.6. Other financial intermediaries (S123), financial transactions 1994-2000\*

million FIM	1994 <sup>1</sup>	1995	1996	1997	1998	1999	2000*
<b>Net acquisition of financial assets</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	1 184	573	-55	-28	278	1 712	2 808
Other deposits	1 852	92	1 234	-1 022	-134	433	2 685
Money-market instruments	-921	286	2 874	3 289	-114	-512	521
Bonds	-240	532	2 064	731	5 565	6 534	4 611
Financial derivatives	..	-	-	-	-	-	-
Loans	8 944	5 731	-9 214	-836	-5 121	101	686
Quoted shares	..	-	-	-206	2 628	8 949	10 842
Other shares and equity, excluding mutual funds shares	1 312	673	1 814	174	60 697	-5 861	22 779
Mutual funds shares	..	3	12	-7	41	74	518
Insurance technical reserves	-	-	-	-	-	-	-
Other accounts receivable	1 930	-652	-1 094	-1 065	489	1 129	9 229
<b>Net acquisition of financial assets, total</b>	<b>14 061</b>	<b>7 238</b>	<b>-2 365</b>	<b>1 030</b>	<b>64 329</b>	<b>12 559</b>	<b>54 679</b>
<b>Net incurrence of liabilities</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-
Money-market instruments	1 054	10 468	-6 426	-1 897	-2 825	-1 966	80
Bonds	-5 265	-3 312	566	-3 409	397	-1 597	2 022
Financial derivatives	..	-	-	-	-	-	-
Loans	2 269	-2 395	-6 663	-350	-942	-9 093	-3 870
Quoted shares	..	-	-	59	2 129	157	36
Other shares and equity, excluding mutual funds shares	9 886	7 388	130	-1 364	57 333	3 641	15 453
Mutual funds shares	..	43	5 835	6 341	10 488	20 731	32 374
Insurance technical reserves	-	-	-	-	-	-	-
Other accounts payable	4 022	-2 667	-1 145	305	788	920	21 022
<b>Net incurrence of liabilities, total</b>	<b>11 966</b>	<b>9 525</b>	<b>-7 703</b>	<b>-315</b>	<b>67 368</b>	<b>12 793</b>	<b>67 117</b>
<b>Net financial transactions <sup>2</sup></b>	<b>2 095</b>	<b>-2 287</b>	<b>5 338</b>	<b>1 345</b>	<b>-3 039</b>	<b>-234</b>	<b>-12 438</b>

1) In 1994 the financial transactions of sector S1223 and S124 are included in the data on sector S123.

2) Net financial transactions corresponds with the concept Net lending in National Accounts. The statistical discrepancy is the difference between the two (see chapter Compilation of the flow accounts describing financial transactions)

# 3.7 ■ Financial auxiliaries (S124), financial transactions 1994-2000\*

million FIM	1994 <sup>1</sup>	1995	1996	1997	1998	1999	2000*
<b>Net acquisition of financial assets</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	..	-32	62	12	90	206	353
Other deposits	..	7	-23	22	34	2	10
Money-market instruments	..	-86	96	48	-255	213	61
Bonds	..	-35	16	284	-54	-375	182
Financial derivatives	..	-	-	-	-	-	-
Loans	..	-39	3	-69	449	545	87
Quoted shares	..	-	-	-114	148	339	996
Other shares and equity, excluding mutual funds shares	..	-3	93	-131	-16	12	-158
Mutual funds shares	..	21	18	92	150	-137	33
Insurance technical reserves	..	-	-	-	-	-	-
Other accounts receivable	..	591	-627	379	37	2 048	-368
<b>Net acquisition of financial assets, total</b>	..	<b>424</b>	<b>-362</b>	<b>523</b>	<b>583</b>	<b>2 853</b>	<b>1 196</b>
<b>Net incurrence of liabilities</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-
Money-market instruments	..	-189	-	-	49	-	-
Bonds	..	-330	1	102	29	16	462
Financial derivatives	..	-	-	-	-	-	-
Loans	..	-650	-671	303	88	1 575	-2 069
Quoted shares	..	-	-	-	-	-	-
Other shares and equity, excluding mutual funds shares	..	-112	27	-14	144	289	96
Mutual funds shares	..	-	-	-	-	-	-
Insurance technical reserves	..	-	-	-	-	-	-
Other accounts payable	..	596	-316	113	-430	1 602	346
<b>Net incurrence of liabilities, total</b>	..	<b>-461</b>	<b>-959</b>	<b>504</b>	<b>-120</b>	<b>3 482</b>	<b>-1 165</b>
<b>Net financial transactions<sup>2</sup></b>	..	<b>885</b>	<b>597</b>	<b>19</b>	<b>703</b>	<b>-629</b>	<b>2 361</b>
Statistical discrepancy	..	712	306	-419	27	-1 420	506
<b>Net lending (+) / net borrowing (-)</b>	..	<b>173</b>	<b>291</b>	<b>438</b>	<b>676</b>	<b>791</b>	<b>1 855</b>

1) In 1994 the financial transactions of sector S124 are included in the data on sector S123.

2) Net financial transactions corresponds with the concept Net lending in National Accounts. The statistical discrepancy is the difference between the two (see chapter Compilation of the flow accounts describing financial transactions)

# 3.8

## Insurance corporations (S125), financial transactions 1994-2000\*

million FIM	1994	1995	1996	1997	1998	1999	2000*
<b>Net acquisition of financial assets</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	313	47	-116	-87	297	3	-319
Other deposits	316	-110	-29	70	-222	12	504
Money-market instruments	143	130	-1 114	1 754	-470	5 045	1 490
Bonds	5 190	7 370	11 225	5 671	9 311	13 135	13 439
Financial derivatives	-	-	-	-	-	-	-
Loans	-6 882	-3 282	-1 420	-474	-1 699	-97	711
Quoted shares	-	-	-	-	-876	-4 026	-17 112
Other shares and equity, excluding mutual funds shares	278	1 099	3 777	5 275	4 861	1 048	-2 544
Mutual funds shares	-	721	479	763	2 282	3 571	4 231
Insurance technical reserves	-483	598	-29	80	-58	-14	110
Other accounts receivable	4 817	595	233	185	1 315	605	243
<b>Net acquisition of financial assets, total</b>	<b>3 692</b>	<b>7 168</b>	<b>13 006</b>	<b>13 237</b>	<b>14 741</b>	<b>19 282</b>	<b>753</b>
<b>Net incurrence of liabilities</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-
Money-market instruments	-	-	-	-	-	1	11
Bonds	-	-	-	-	-	250	171
Financial derivatives	-	-	-	-	-	-	-
Loans	-1 529	-535	-118	372	-779	237	214
Quoted shares	-	-	-	-3	210	-	-
Other shares and equity, excluding mutual funds shares	979	134	68	264	1 037	2 643	-4 216
Mutual funds shares	-	-	-	-	-	-	-
Insurance technical reserves	4 164	3 719	11 460	11 155	13 325	17 918	22 054
Other accounts payable	2 800	1 399	-44	248	748	1 248	-1 031
<b>Net incurrence of liabilities, total</b>	<b>6 414</b>	<b>4 717</b>	<b>11 366</b>	<b>12 036</b>	<b>14 541</b>	<b>22 297</b>	<b>17 203</b>
<b>Net financial transactions <sup>1</sup></b>	<b>-2 722</b>	<b>2 451</b>	<b>1 640</b>	<b>1 201</b>	<b>200</b>	<b>-3 015</b>	<b>-16 450</b>
Statistical discrepancy	237	3 983	1 057	3 576	1 012	4 659	-3 622
<b>Net lending (+) / net borrowing (-)</b>	<b>-2 959</b>	<b>-1 532</b>	<b>583</b>	<b>-2 375</b>	<b>-812</b>	<b>-7 674</b>	<b>-12 828</b>

1) Net financial transactions corresponds with the concept Net lending in National Accounts. The statistical discrepancy is the difference between the two (see chapter Compilation of the flow accounts describing financial transactions)

# 3.9

## General government (S13), financial transactions 1994-2000\*

<i>million FIM</i>	1994	1995	1996	1997	1998	1999	2000*
<b>Net acquisition of financial assets</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	2 409	-596	2 910	598	-6 462	2 534	-1 909
Other deposits	1 288	2 229	-6 581	2 434	-2 991	4 687	11 409
Money-market instruments	13 000	-12 346	7 949	-13 810	5 210	-3 171	-20 501
Bonds	16 670	20 253	26 208	12 025	24 182	14 508	23 591
Financial derivatives	..	-	-	-	-	-	-
Loans	-9 851	1 006	-29 108	-9 136	-6 457	-5 209	-4 250
Quoted shares	..	-	-	544	-2 410	-16 515	-5 812
Other shares and equity, excluding mutual funds shares	11 562	9 502	10 736	4 395	6 311	5 372	12 728
Mutual funds shares	..	-	1 119	891	-126	1 222	1 150
Insurance technical reserves	11	-21	58	225	-64	-5	3
Other accounts receivable	1 668	2 497	3 934	6 938	496	-7 602	8 115
<b>Net acquisition of financial assets, total</b>	<b>36 757</b>	<b>22 524</b>	<b>17 225</b>	<b>5 104</b>	<b>17 689</b>	<b>-4 179</b>	<b>24 524</b>
<b>Net incurrence of liabilities</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	18	76	159	55	-144	81	67
Other deposits	-	-	-	-	-	-	-
Money-market instruments	7 658	3 437	-586	-5 815	-14 783	-7 321	22 068
Bonds	58 966	47 124	34 496	15 634	19 580	-17 677	-54 115
Financial derivatives	..	947	223	1 225	-2 814	-23	-516
Loans	-280	-3 134	-5 774	5 669	3 313	637	-406
Quoted shares	-	-	-	-	-	-	-
Other shares and equity, excluding mutual funds shares	779	1 262	238	-	733	568	747
Mutual funds shares	-	-	-	-	-	-	-
Insurance technical reserves	-	-	-	-	-	-	-
Other accounts payable	2 051	183	4 779	-2 005	1 419	1 205	4 227
<b>Net incurrence of liabilities, total</b>	<b>69 192</b>	<b>49 895</b>	<b>33 535</b>	<b>14 763</b>	<b>7 304</b>	<b>-22 530</b>	<b>-27 928</b>
<b>Net financial transactions <sup>1</sup></b>	<b>-32 435</b>	<b>-27 371</b>	<b>-16 310</b>	<b>-9 659</b>	<b>10 385</b>	<b>18 351</b>	<b>52 452</b>
Statistical discrepancy	-2 801	-6 412	2 200	-76	1 504	4 652	-1 304
<b>Net lending (+) / net borrowing (-)</b>	<b>-29 634</b>	<b>-20 959</b>	<b>-18 510</b>	<b>-9 583</b>	<b>8 881</b>	<b>13 699</b>	<b>53 756</b>

1) Net financial transactions corresponds with the concept Net lending in National Accounts. The statistical discrepancy is the difference between the two (see chapter Compilation of the flow accounts describing financial transactions)

# 3.10

## Central government (S1311), financial transactions 1994-2000\*

million FIM	1994	1995	1996	1997	1998	1999	2000*
<b>Net acquisition of financial assets</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	1 388	-3 380	82	2 441	-3 648	364	-785
Other deposits	-	-	-	3 068	-1 145	4 535	7 696
Money-market instruments	5 930	-8 885	3 185	-15 784	9 669	-9 297	-6 009
Bonds	-846	-4 820	229	-5 315	-1 751	-160	423
Financial derivatives	-	-	-	-	-	-	-
Loans	1 428	6 846	-9 236	1 030	-28	-214	1 158
Quoted shares	-	-	-	24	-9 980	-20 797	-12 165
Other shares and equity, excluding mutual funds shares	4 530	8 494	3 110	-3 081	375	-2 131	1 131
Mutual funds shares	-	-	-	-	-	-	210
Insurance technical reserves	-	-	-	-	-	-	-
Other accounts receivable	2 217	1 282	2 422	5 686	1 697	-460	3 138
<b>Net acquisition of financial assets, total</b>	<b>14 647</b>	<b>-463</b>	<b>-208</b>	<b>-11 931</b>	<b>-4 811</b>	<b>-28 160</b>	<b>-5 203</b>
<b>Net incurrence of liabilities</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	18	76	159	55	-144	81	67
Other deposits	-	-	-	-	-	-	-
Money-market instruments	10 329	4 768	-772	-6 468	-15 067	-7 349	21 006
Bonds	58 921	47 937	36 157	16 254	19 882	-16 536	-53 514
Financial derivatives	-	947	224	1 225	-2 814	85	693
Loans	2 630	-635	1 324	7 167	3 382	9	-337
Quoted shares	-	-	-	-	-	-	-
Other shares and equity, excluding mutual funds shares	-	-	-	-	-	-	-
Mutual funds shares	-	-	-	-	-	-	-
Insurance technical reserves	-	-	-	-	-	-	-
Other accounts payable	783	948	1 366	-1 204	1 811	-352	860
<b>Net incurrence of liabilities, total</b>	<b>72 681</b>	<b>54 041</b>	<b>38 458</b>	<b>17 029</b>	<b>7 050</b>	<b>-24 062</b>	<b>-31 225</b>
<b>Net financial transactions <sup>1</sup></b>	<b>-58 034</b>	<b>-54 504</b>	<b>-38 666</b>	<b>-28 960</b>	<b>-11 861</b>	<b>-4 098</b>	<b>26 022</b>
Statistical discrepancy	-1 795	-5 302	3 514	-5 630	-1 604	1 220	-1 049
<b>Net lending (+) / net borrowing (-)</b>	<b>-56 239</b>	<b>-49 202</b>	<b>-42 180</b>	<b>-23 330</b>	<b>-10 257</b>	<b>-5 318</b>	<b>27 071</b>

1) Net financial transactions corresponds with the concept Net lending in National Accounts. The statistical discrepancy is the difference between the two (see chapter Compilation of the flow accounts describing financial transactions)

# 3.11. Local government (S1313), financial transactions 1994-2000\*

<i>million FIM</i>	1994	1995	1996	1997	1998	1999	2000*
<b>Net acquisition of financial assets</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	1 489	34	1 770	-2 229	307	696	117
Other deposits	1 495	-542	-2 918	-457	-681	-56	2 269
Money-market instruments	1 092	210	-340	1 866	-81	927	-2 114
Bonds	-	736	-803	-79	-190	306	1 839
Financial derivatives	-	-	-	-	-	-	-
Loans	541	878	-3 545	-1 231	-1 200	-488	-3 014
Quoted shares	-	-	-	-181	-34	32	-1 369
Other shares and equity, excluding mutual funds shares	2 199	2 171	1 640	1 102	3 315	3 872	8 528
Mutual funds shares	-	-	126	20	-	-	37
Insurance technical reserves	70	-21	2	221	-4	-5	3
Other accounts receivable	764	-186	1 574	-735	-348	-4 398	1 827
<b>Net acquisition of financial assets, total</b>	<b>7 650</b>	<b>3 280</b>	<b>-2 494</b>	<b>-1 703</b>	<b>1 084</b>	<b>886</b>	<b>8 123</b>
<b>Net incurrence of liabilities</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-
Money-market instruments	-228	80	186	653	284	28	1 062
Bonds	45	-813	-1 661	-620	-302	-1 141	-601
Financial derivatives	-	-	-1	-	-	-	16
Loans	-2 382	-2 289	-6 672	-1 360	-162	452	110
Quoted shares	-	-	-	-	-	-	-
Other shares and equity, excluding mutual funds shares	774	1 242	229	-	637	527	835
Mutual funds shares	-	-	-	-	-	-	-
Insurance technical reserves	-	-	-	-	-	-	-
Other accounts payable	2 989	-84	1 729	-1 160	300	2 324	3 278
<b>Net incurrence of liabilities, total</b>	<b>1 198</b>	<b>-1 864</b>	<b>-6 190</b>	<b>-2 487</b>	<b>757</b>	<b>2 190</b>	<b>4 700</b>
<b>Net financial transactions <sup>1</sup></b>	<b>6 452</b>	<b>5 144</b>	<b>3 696</b>	<b>784</b>	<b>327</b>	<b>-1 304</b>	<b>3 423</b>
Statistical discrepancy	-552	-1 588	-780	5 056	2 496	537	2 486
<b>Net lending (+) / net borrowing (-)</b>	<b>7 004</b>	<b>6 732</b>	<b>4 476</b>	<b>-4 272</b>	<b>-2 169</b>	<b>-1 841</b>	<b>937</b>

1) Net financial transactions corresponds with the concept Net lending in National Accounts. The statistical discrepancy is the difference between the two (see chapter Compilation of the flow accounts describing financial transactions)

# 3.12. Employment pension schemes (S13141), financial transactions 1994-2000\*

million FIM	1994	1995	1996	1997	1998	1999	2000*
<b>Net acquisition of financial assets</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	-188	-56	3 643	-322	-2 112	677	-712
Other deposits	-333	2 201	-2 881	-157	-1 168	223	1 365
Money-market instruments	2 939	-2 253	2 491	3 629	-4 208	4 338	-12 754
Bonds	17 355	24 366	26 721	17 413	26 097	14 389	20 554
Financial derivatives	-	-	-	-	-	-	-
Loans	-10 605	-6 700	-16 083	-8 924	-5 198	-4 945	-2 222
Quoted shares	..	..	..	647	7 605	4 277	7 787
Other shares and equity, excluding mutual funds shares	4 824	-766	6 027	6 368	2 913	3 613	2 967
Mutual funds shares	-	-	993	871	-126	1 222	840
Insurance technical reserves	-59	-	56	4	-60	-	-
Other accounts receivable	-19	1 091	95	1 071	-1 180	-2 025	2 932
<b>Net acquisition of financial assets, total</b>	<b>13 914</b>	<b>17 883</b>	<b>21 062</b>	<b>20 600</b>	<b>22 563</b>	<b>21 769</b>	<b>20 757</b>
<b>Net incurrence of liabilities</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-
Money-market instruments	-	-	-	-	-	-	-
Bonds	-	-	-	-	-	-	-
Financial derivatives	-	-	-	-	-	-108	-1 225
Loans	-521	-210	-421	-131	58	211	-179
Quoted shares	-	-	-	-	-	-	-
Other shares and equity, excluding mutual funds shares	5	20	9	-	96	40	-87
Mutual funds shares	-	-	-	-	-	-	-
Insurance technical reserves	-	-	-	-	-	-	-
Other accounts payable	299	-390	1 805	-389	-600	-1 105	-1 340
<b>Net incurrence of liabilities, total</b>	<b>-217</b>	<b>-580</b>	<b>1 393</b>	<b>-520</b>	<b>-446</b>	<b>-962</b>	<b>-2 831</b>
<b>Net financial transactions <sup>1</sup></b>	<b>14 131</b>	<b>18 463</b>	<b>19 669</b>	<b>21 120</b>	<b>23 009</b>	<b>22 731</b>	<b>23 588</b>
Statistical discrepancy	-971	-74	-173	225	696	2 371	-697
<b>Net lending (+) / net borrowing (-)</b>	<b>15 102</b>	<b>18 537</b>	<b>19 842</b>	<b>20 895</b>	<b>22 313</b>	<b>20 360</b>	<b>24 285</b>

1) Net financial transactions corresponds with the concept Net lending in National Accounts. The statistical discrepancy is the difference between the two (see chapter Compilation of the flow accounts describing financial transactions)

# 3.13

## Other social security funds (S13149), financial transactions 1994-2000\*

million FIM	1994	1995	1996	1997	1998	1999	2000*
<b>Net acquisition of financial assets</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	-280	2 806	-2 585	708	-1 009	797	-529
Other deposits	126	570	-782	-20	3	-15	79
Money-market instruments	3 039	-1 418	2 613	-3 521	-170	861	376
Bonds	161	-29	61	6	26	-27	775
Financial derivatives	..	-	-	-	-	-	-
Loans	-1 215	-18	-244	-11	-31	438	-172
Quoted shares	-	-	-	54	-1	-27	-65
Other shares and equity, excluding mutual funds shares	9	-397	-41	6	-292	18	102
Mutual funds shares	..	-	-	-	-	-	63
Insurance technical reserves	-	-	-	-	-	-	-
Other accounts receivable	-1 294	310	-157	916	327	-719	218
<b>Net acquisition of financial assets, total</b>	<b>546</b>	<b>1 824</b>	<b>-1 135</b>	<b>-1 862</b>	<b>-1 147</b>	<b>1 326</b>	<b>847</b>
<b>Net incurrence of liabilities</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-
Money-market instruments	-2 443	-1 411	-	-	-	-	-
Bonds	-	-	-	-	-	-	-
Financial derivatives	-	-	-	-	-	-	-
Loans	-7	-	-5	-7	35	-35	-
Quoted shares	-	-	-	-	-	-	-
Other shares and equity, excluding mutual funds shares	-	-	-	-	-	1	-1
Mutual funds shares	-	-	-	-	-	-	-
Insurance technical reserves	-	-	-	-	-	-	-
Other accounts payable	-2 020	-291	-121	748	-92	338	1 429
<b>Net incurrence of liabilities, total</b>	<b>-4 470</b>	<b>-1 702</b>	<b>-126</b>	<b>741</b>	<b>-57</b>	<b>304</b>	<b>1 428</b>
<b>Net financial transactions <sup>1</sup></b>	<b>5 016</b>	<b>3 526</b>	<b>-1 009</b>	<b>-2 603</b>	<b>-1 090</b>	<b>1 022</b>	<b>-581</b>
Statistical discrepancy	517	552	-361	273	-84	524	-2 044
<b>Net lending (+) / net borrowing (-)</b>	<b>4 499</b>	<b>2 974</b>	<b>-648</b>	<b>-2 876</b>	<b>-1 006</b>	<b>498</b>	<b>1 463</b>

1) Net financial transactions corresponds with the concept Net lending in National Accounts. The statistical discrepancy is the difference between the two (see chapter Compilation of the flow accounts describing financial transactions)

# 3.14. Households (S14), financial transactions 1994-2000\*

million FIM	1994	1995	1996	1997	1998	1999	2000*
<b>Net acquisition of financial assets</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	3 274	7 607	16 146	7 276	33 257	14 170	2 029
Other deposits	-6 612	1 401	-20 328	-2 239	-24 629	1 881	1 334
Money-market instruments	-	2	-1	-	-	10	-
Bonds	1 503	5 519	1 360	1 442	518	-4 833	1 475
Financial derivatives	-	-	-	-	-	-	-
Loans	-39	-1 821	157	173	193	58	386
Quoted shares	..	..	..	-2 923	3 673	-6 270	-1 331
Other shares and equity, excluding mutual funds shares	2 533	1 064	7 054	9 081	11 822	9 528	5 612
Mutual funds shares	..	14	1 131	2 146	4 907	7 564	12 006
Insurance technical reserves	3 501	4 376	11 794	11 815	12 533	15 393	17 973
Other accounts receivable	-1 416	3 808	-293	-841	-1 957	-680	1 478
<b>Net acquisition of financial assets, total</b>	<b>2 744</b>	<b>21 970</b>	<b>17 020</b>	<b>25 930</b>	<b>40 317</b>	<b>36 821</b>	<b>40 962</b>
<b>Net incurrence of liabilities</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-
Money-market instruments	-	-	-	-	-	-	-
Bonds	-	-	-	-	-	-	-
Financial derivatives	-	-	-	-	-	64	31
Loans	-9 973	-5 577	-4 563	2 855	13 237	21 207	17 981
Quoted shares	-	-	-	-	-	-	-
Other shares and equity, excluding mutual funds shares	-	-	-	-	-	-	-
Mutual funds shares	-	-	-	-	-	-	-
Insurance technical reserves	-	-	-	-	-	-	-
Other accounts payable	-1 407	745	1 894	420	747	-3 330	371
<b>Net incurrence of liabilities, total</b>	<b>-11 380</b>	<b>-4 832</b>	<b>-2 669</b>	<b>3 275</b>	<b>13 984</b>	<b>17 941</b>	<b>18 383</b>
<b>Net financial transactions <sup>1</sup></b>	<b>14 124</b>	<b>26 802</b>	<b>19 689</b>	<b>22 655</b>	<b>26 333</b>	<b>18 880</b>	<b>22 579</b>
Statistical discrepancy	3 457	7 080	14 337	11 416	20 263	10 072	23 035
<b>Net lending (+) / net borrowing (-)</b>	<b>10 667</b>	<b>19 722</b>	<b>5 352</b>	<b>11 239</b>	<b>6 070</b>	<b>8 808</b>	<b>-456</b>

1) Net financial transactions corresponds with the concept Net lending in National Accounts. The statistical discrepancy is the difference between the two (see chapter Compilation of the flow accounts describing financial transactions)

# 3.15

■ Non-profit institutions serving households (S15), financial transactions 1994-2000\*

<i>million FIM</i>	1994	1995	1996	1997	1998	1999	2000*
<b>Net acquisition of financial assets</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	57	221	236	-55	-484	15	-835
Other deposits	90	5	43	739	-874	340	56
Money-market instruments	-1	42	-1	33	123	25	1
Bonds	80	399	57	-188	151	40	31
Financial derivatives	..	-	-	-	-	-	-
Loans	76	191	-9	-16	-20	193	-19
Quoted shares	..	-	-	-1 094	922	-4 048	-6 568
Other shares and equity, excluding mutual funds shares	748	498	1 087	875	1 466	266	1 990
Mutual funds shares	..	65	1 148	809	1 575	3 609	4 321
Insurance technical reserves	39	10	-26	10	11	12	19
Other accounts receivable	24	62	347	-61	2	-23	-783
<b>Net acquisition of financial assets, total</b>	<b>1 113</b>	<b>1 493</b>	<b>2 882</b>	<b>1 052</b>	<b>2 872</b>	<b>429</b>	<b>-1 787</b>
<b>Net incurrence of liabilities</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-
Money-market instruments	-	-	-	-	-	-	-
Bonds	-	-161	-34	-9	-7	-1	8
Financial derivatives	..	-	-	-	-	-	-
Loans	93	188	-370	-160	389	836	-334
Quoted shares	-	-	-	-	-	-	-
Other shares and equity, excluding mutual funds shares	-	-	-	-	-	-	-
Mutual funds shares	-	-	-	-	-	-	-
Insurance technical reserves	-	-	-	-	-	-	-
Other accounts payable	-10	519	93	8	127	24	-102
<b>Net incurrence of liabilities, total</b>	<b>83</b>	<b>546</b>	<b>-311</b>	<b>-161</b>	<b>509</b>	<b>859</b>	<b>-428</b>
<b>Net financial transactions <sup>1</sup></b>	<b>1 030</b>	<b>947</b>	<b>3 193</b>	<b>1 213</b>	<b>2 363</b>	<b>-430</b>	<b>-1 359</b>
Statistical discrepancy	1 743	1 591	3 419	515	2 173	-1 467	-3 114
<b>Net lending (+) / net borrowing (-)</b>	<b>-713</b>	<b>-644</b>	<b>-226</b>	<b>698</b>	<b>190</b>	<b>1 037</b>	<b>1 755</b>

1) Net financial transactions corresponds with the concept Net lending in National Accounts. The statistical discrepancy is the difference between the two (see chapter Compilation of the flow accounts describing financial transactions)

# 3.16

## Rest of the world (S2), financial transactions 1994-2000\*

million FIM	1994	1995	1996	1997	1998	1999	2000*
<b>Net acquisition of financial assets</b>							
Monetary gold and special drawing rights	-	-	-	-	-	-	-
Currency and transferable deposits	-723	320	-1 102	554	18 505	974	30 568
Other deposits	-	-	-	-	1 244	-13	-415
Money-market instruments	-2 134	1 420	1 016	2 776	-2 221	3 012	30 636
Bonds	22 986	-17 868	-3 131	-4 259	-19 243	9 496	-1 700
Financial derivatives	..	2 588	1 500	616	-3 385	-2 367	-4 100
Loans	3 003	-7 258	10 501	11 350	6 711	26 282	51 317
Quoted shares	..	-	-	16 147	30 973	41 772	105 819
Other shares and equity, excluding mutual funds shares	19 284	13 649	14 753	10 522	50 217	17 460	22 245
Mutual funds shares	..	34	69	145	598	989	8 591
Insurance technical reserves	-2 050	-2 167	239	-495	726	2 007	3 059
Other accounts receivable	1 826	7 524	-2 056	5 657	794	228	22 547
<b>Net acquisition of financial assets, total</b>	<b>42 192</b>	<b>-1 758</b>	<b>21 789</b>	<b>43 013</b>	<b>84 919</b>	<b>99 840</b>	<b>268 567</b>
<b>Net incurrence of liabilities</b>							
Monetary gold and special drawing rights	772	-314	-216	401	640	-661	-829
Currency and transferable deposits	30 668	-6 191	-13 770	6 502	3 267	31 182	16 635
Other deposits	1 768	3 723	-1 866	5 334	-5 331	-813	2 295
Money-market instruments	-855	-5 493	364	-628	-358	5 459	-413
Bonds	-4 625	3 685	15 454	15 116	9 783	54 961	82 963
Financial derivatives	..	-169	-172	371	-	-	-
Loans	4 249	-1 875	13 665	13 623	11 749	3 339	49 474
Quoted shares	..	..	..	..	..	28 681	53 011
Other shares and equity, excluding mutual funds shares	11 029	7 415	11 296	27 908	99 897	19 760	118 480
Mutual funds shares	..	..	..	..	..	..	..
Insurance technical reserves	..	..	..	..	..	..	..
Other accounts payable	3 731	17 579	18 133	5 865	1 676	3 287	11 099
<b>Net incurrence of liabilities, total</b>	<b>46 737</b>	<b>18 360</b>	<b>42 888</b>	<b>74 492</b>	<b>121 323</b>	<b>145 195</b>	<b>332 715</b>
<b>Net financial transactions <sup>1</sup></b>	<b>-4 545</b>	<b>-20 118</b>	<b>-21 099</b>	<b>-31 479</b>	<b>-36 404</b>	<b>-45 355</b>	<b>-64 148</b>
Statistical discrepancy	1 224	3 184	2 632	4 667	2 639	-1 951	-6 419
<b>Net lending (+) / net borrowing (-)</b>	<b>-5 769</b>	<b>-23 302</b>	<b>-23 731</b>	<b>-36 146</b>	<b>-39 043</b>	<b>-43 404</b>	<b>-57 729</b>

1) Net financial transactions corresponds with the concept Net lending in National Accounts. The statistical discrepancy is the difference between the two (see chapter Compilation of the flow accounts describing financial transactions)

# 4

# Classifications used in the publication:

## Classifications of financial assets and liabilities

**ESA 1995 codes**                      **Financial transactions**  
**Net acquisition of financial assets and net incurrence of liabilities**

FAS	<b>Net acquisition of financial assets, total</b>
FLI	<b>Net incurrence of liabilities, total</b>
F1AS/LI	Monetary gold and special drawing rights
F21AS/LI+F22AS/LI	Currency and transferable deposits
F29AS/LI	Other deposits
F331AS/LI	Money-market instruments
F332AS/LI	Bonds
F34AS/LI	Financial derivatives
F4AS/LI	Loans
F511AS/LI	Quoted shares
F512AS/LI+F513AS/LI	Other shares and equity, excluding mutual funds shares
F52AS/LI	Mutual funds shares
F6AS/LI	Insurance technical reserves
F7AS/LI	Other accounts receivable and payable

### Financial assets and liabilities

AFAS	<b>Financial assets, total</b>
AFLI	<b>Liabilities, total</b>
AF1AS/LI	Monetary gold and special drawing rights
AF21AS/LI+AF22AS/LI	Currency and transferable deposits
AF29AS/LI	Other deposits
AF331AS/LI	Money-market instruments
AF332AS/LI	Bonds
AF34AS/LI	Financial derivatives
AF4AS/LI	Loans
AF511AS/LI	Quoted shares
AF512AS/LI+AF513AS/LI	Other shares and equity, excluding mutual funds shares
AF52AS/LI	Mutual funds shares
AF6AS/LI	Insurance technical reserves
AF7AS/LI	Other accounts receivable and payable

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## Symbols

*	Preliminary figures
-	Magnitude nil
0	Less than 0,5 million FIM
..	Data not available or too uncertain for presentation
	Break in timeserie

*Classification of institutional sectors*

**ESA 1995 codes**

S0	<b>Sectors, total</b>
S11	Non-financial corporations and housing corporations
S12	Financial and insurance corporations
S121	The central bank
S122	Other monetary financial institutions
S1221	Deposit banks
S1222	Money market funds
S1223	Other monetary financial institutions practising financial intermediation
S123	Other financial intermediaries
S124	Financial auxiliaries
S125	Insurance corporations
S13	General government
S1311	Central government
S1313	Local government
S13141	Employment pension schemes
S13149	Other social security funds
S14	Households
S15	Non-profit institutions serving households
S2	Rest of the world

One further sector is used:

Other domestic sectors (S11+S14+S15), which is the sum of non-financial corporations, households, non-profit institutions serving households.

Financial accounts describe the financial assets and liabilities of the sectors of national economy, and the financial transactions which influence their amounts. In respect of balance sheets and flows, the data in this publication cover all sectors of the national economy. The statistics in this publication have been compiled in accordance with the ESA 1995, making them internationally comparable.

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