16.7 Financial assets and liabilities of households

	2019	2020	2021	2022	2023	1Q2023	2Q2023	3Q2023	4Q2023
					Billion Euro				
Outstanding asset amounts	721.4	768.6	827.0	805.7	833.3	811.9	821.7	815.1	833.3
Currency and deposits	290.7	309.8	321.1	328.0	331.4	324.9	328.9	326.5	331.4
Loans	3.3	3.0	3.6	3.4	2.1	2.3	2.2	2.2	2.1
Debt securities	28.5	25.2	23.3	20.7	28.2	23.3	25.0	26.0	28.2
Quoted shares	27.3	30.3	39.6	37.1	41.7	40.0	41.0	39.8	41.7
Other equity	148.6	166.7	189.1	190.8	191.4	191.2	191.8	191.6	191.4
Mutual fund shares	66.0	70.3	86.0	81.5	89.2	84.3	86.6	85.2	89.2
Life insurance assets	83.1	83.8	79.8	63.6	64.5	63.7	63.2	60.7	64.5
Other benefits	50.6	53.2	54.9	51.3	53.8	52.1	52.7	52.6	53.8
Non-life insurance technical reserves	3.9	4.2	4.2	3.7	4.1	4.0	4.0	4.0	4.1
Pension entitlements	46.8	49.1	50.7	47.6	49.7	48.1	48.7	48.6	49.7
Other accounts receivable	23.2	26.2	29.5	29.3	31.1	30.1	30.3	30.5	31.1
Outstanding liabilities amounts	197.2	203.8	212.7	219.7	216.3	217.9	217.3	216.7	216.3
By maturity of loan									
Short-term loans	8.4	7.7	8.2	7.6	6.9	7.3	7.3	7.1	6.9
Long-term loans	185.9	192.2	200.6	208.1	205.4	206.7	206.3	206.0	205.4
By type of loan									
Housing loans	144.4	148.6	156.6	161.9	23.9	23.8	23.8	23.9	23.9
Consumption loans	17.9	16.7	16.7	17.2	0.0	0.0	0.0	0.0	0.0
Other loans	31.9	34.6	35.5	36.7	188.3	190.2	189.8	189.2	188.3
Other accounts payable	2.9	3.9	3.8	3.9	3.9	3.7	3.6	3.5	3.9
Net lending/Net borrowing	524.1	564.8	614.3	585.9	617.0	594.0	604.4	598.4	617.0

Source: Austrian National Bank, WDS - WIFO Data System, Macrobond.

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