

16.7 Financial assets and liabilities of households

	2018	2019	2020	2021	2022	4Q2022	1Q2023	2Q2023	3Q2023
	Billion Euro								
Outstanding asset amounts	684.7	721.4	768.6	827.0	805.7	805.7	812.4	822.3	815.8
Currency and deposits	278.7	290.7	309.8	321.1	328.0	328.0	324.9	328.9	326.4
Loans	2.6	3.3	3.0	3.6	3.4	3.4	2.9	2.9	2.9
Debt securities	29.2	28.5	25.2	23.3	20.7	20.7	23.3	24.9	25.9
Quoted shares	22.4	27.3	30.3	39.6	37.1	37.1	40.0	41.0	40.1
Other equity	147.7	148.6	166.7	189.1	190.8	190.8	191.2	191.8	191.6
Mutual fund shares	57.3	66.0	70.3	86.0	81.5	81.5	84.3	86.6	85.5
Life insurance assets	77.9	83.1	83.8	79.8	63.6	63.6	63.7	63.2	60.9
Other benefits	47.9	50.6	53.2	54.9	51.3	51.3	52.1	52.7	52.4
Non-life insurance technical reserves	3.8	3.9	4.2	4.2	3.7	3.7	4.0	4.0	3.9
Pension entitlements	44.0	46.8	49.1	50.7	47.6	47.6	48.1	48.7	48.5
Other accounts receivable	21.0	23.2	26.2	29.5	29.3	29.3	30.1	30.3	30.1
Outstanding liabilities amounts	191.3	197.2	203.8	212.7	219.7	219.7	217.8	217.3	216.6
By maturity of loan									
Short-term loans	10.0	8.4	7.7	8.2	7.6	7.6	7.3	7.3	7.1
Long-term loans	178.5	185.9	192.2	200.6	208.1	208.1	206.7	206.3	205.9
By type of loan									
Housing loans	138.8	144.4	148.6	156.6	161.9	161.9	160.2	159.8	159.1
Consumption loans	18.2	17.9	16.7	16.7	17.2	17.2	17.0	17.0	17.1
Other loans	31.6	31.9	34.6	35.5	36.7	36.7	36.8	36.7	36.8
Other accounts payable	2.8	2.9	3.9	3.8	3.9	3.9	3.7	3.6	3.5
Net lending/Net borrowing	493.4	524.1	564.8	614.3	585.9	585.9	594.6	604.9	599.2

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

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