

16.7 Financial assets and liabilities of households

	2019	2020	2021	2022	2023	4Q2023	1Q2024	2Q2024	3Q2024
	Billion Euro								
Outstanding asset amounts	718.1	765.0	824.5	806.4	833.4	833.4	843.8	853.6	862.1
Currency and deposits	285.0	305.8	317.9	323.2	325.0	325.0	326.4	329.7	330.1
Loans	3.0	2.7	3.2	2.7	2.1	2.1	1.9	2.3	1.9
Debt securities	28.5	25.3	23.3	20.8	28.3	28.3	29.4	31.6	33.5
Quoted shares	27.3	30.3	39.6	37.0	42.2	42.2	43.9	44.7	44.8
Other equity	149.8	167.9	191.1	198.5	198.6	198.6	198.8	199.5	199.5
Mutual fund shares	66.0	70.3	86.0	81.9	89.8	89.8	94.2	96.3	98.9
Life insurance assets	83.1	83.7	79.7	63.3	64.3	64.3	64.8	63.6	65.0
Other benefits	50.8	51.3	53.3	49.2	50.7	50.7	51.9	52.4	53.7
Non-life insurance technical reserves	3.9	4.2	4.4	3.9	4.1	4.1	4.4	4.5	4.7
Pension entitlements	46.9	47.2	49.0	45.3	46.7	46.7	47.5	47.9	49.0
Other accounts receivable	24.6	27.8	30.3	29.8	32.4	32.4	32.5	33.6	34.8
Outstanding liabilities amounts	196.4	202.2	211.0	218.3	214.8	214.8	213.4	212.9	213.1
By maturity of loan									
Short-term loans	8.4	7.7	8.2	7.6	6.9	6.9	6.8	6.7	6.8
Long-term loans	184.2	190.2	198.7	206.5	203.9	203.9	202.5	202.4	202.7
By type of loan									
Housing loans	142.6	146.5	154.4	160.3	157.2	157.2	155.5	155.2	155.2
Consumption loans	41.9	40.4	40.0	40.0	39.9	39.9	40.2	40.6	40.9
Other loans	8.0	11.0	12.5	13.8	13.6	13.6	13.6	13.5	13.4
Other accounts payable	3.8	4.2	4.0	4.1	3.9	3.9	4.0	3.6	3.4
Net lending/Net borrowing	521.8	562.8	613.4	588.1	618.6	618.6	630.4	640.6	649.1

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

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