

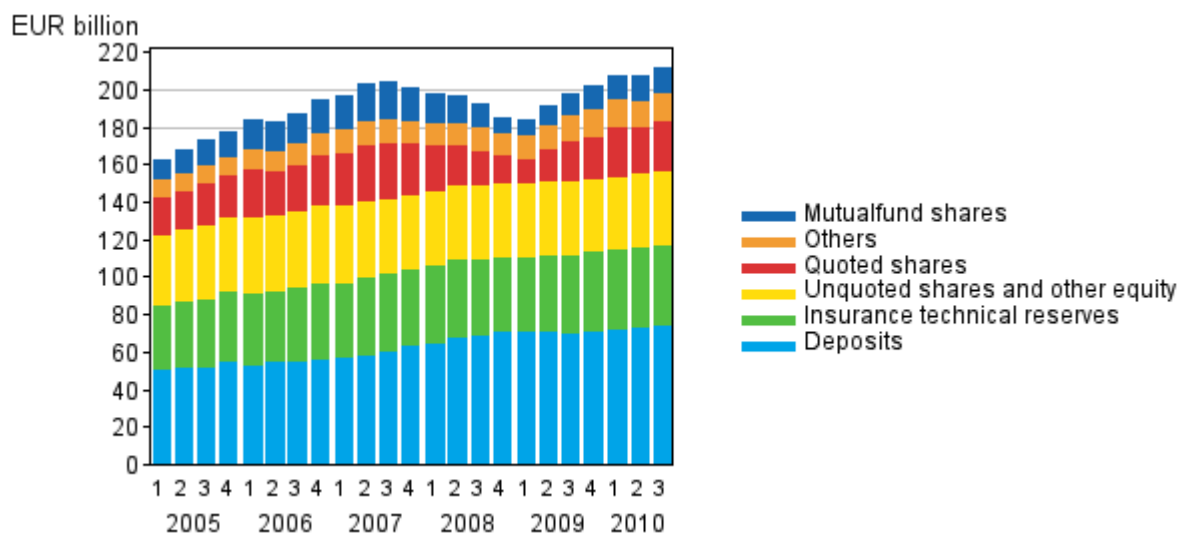
# Financial accounts

2010 3rd quarter

## Households' financial assets grew by EUR 5.1 billion in the third quarter of 2010

At the end of September 2010, the value of households' financial assets was EUR 212.4 billion. Their financial assets amounted to 2.4 per cent more than at the end of the previous quarter and 7.2 per cent more than twelve months earlier. In the third quarter of the year, households' net investments in financial assets totalled EUR 0.7 billion. Households invested the largest amount of assets in deposits. Holding gains additionally increased households' financial assets by EUR 4.4 billion. This is indicated by Statistics Finland's financial accounts statistics.

### Financial assets of households



Households' debts also grew in the July to September period of 2010. At the end of September, households' loan debt stood at EUR 102.9 billion which was EUR 1.5 billion more than at the end of June. Households' loan debt excludes their share of corporate loans, which in annual statistics is included in household's loans.

Households' net financial assets reached EUR 100.6 billion in the third quarter. Net financial assets refer to the difference between financial assets and liabilities. At the end of the third quarter, households' net

financial assets amounted to 4.0 per cent more than at the end of the previous quarter and 9.0 per cent more than twelve months earlier.

As in the two previous quarters, non-financial corporations again increased their debt financing in the third quarter of 2010. Debt financing refers to the total of loan debts and financing in the form of debt securities. In the third quarter, non-financial corporations raised loans to the net amount of EUR 0.2 billion and at the end of September their loans totalled EUR 166.3 billion. Over the July to September period, non-financial corporations issued bonds to the net amount of EUR 0.7 billion and new equity to the net amount of EUR 0.8 billion.

The compilation of quarterly financial accounts data has been transferred from the Bank of Finland to Statistics Finland. Quarterly financial accounts time series starting from the last quarter of 1997 are now available on Statistics Finland's website. Up to the last quarter of 2009, the quarterly series that is now published is mainly based on Bank of Finland calculations and is therefore not fully consistent with Statistics Finland's annual financial accounts.

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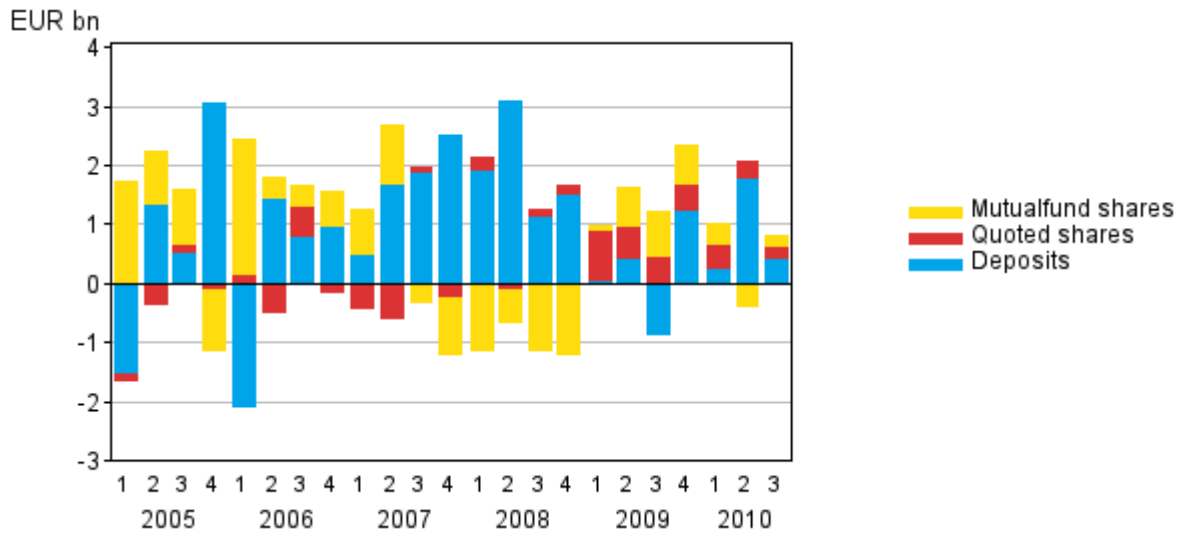
## Appendix tables

**Appendix table 1. Financial liabilities of Non-financial corporations, million EUR**

Instrument	Year/Quarter						
	2009/I	2009/II	2009/III	2009/IV	2010/I	2010/II	2010/III
Assets and liabilities total	460 274	478 602	474 238	471 108	499 563	486 280	500 897
Moneymarket instruments	4 452	4 971	5 226	4 561	4 381	4 743	4 881
Bonds	16 891	18 301	18 643	18 648	22 728	23 274	23 937
Derivative instruments	5 710	4 757	4 759	4 329	4 873	5 429	4 003
Loans	174 252	174 957	160 286	156 941	160 953	165 955	166 297
Quoted shares	83 745	105 556	116 650	118 521	134 925	114 301	129 774
Unquoted shares and other equities	122 834	119 004	119 288	120 409	122 381	121 313	122 174
Other accounts receivable and payable	52 390	51 056	49 386	47 699	49 322	51 265	49 831
Net financial assets	-162 509	-187 191	-191 090	-187 293	-213 651	-196 233	-206 357

## Appendix figures

**Appendix figure 1. Households' net acquisition of deposits, quoted shares and mutual fund shares**



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Suomen virallinen tilasto  
Finlands officiella statistik  
Official Statistics of Finland

National Accounts 2011

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Source: Financial accounts, Statistics Finland