

# Balance Sheets

Balance sheets for institutional sectors  
and the total economy



**Notice:**

This publication will be published jointly by the Federal Statistical Office and the Deutsche Bundesbank for the last time with the 2022 reporting period. For more information, visit [www.destatis.de/fachserien](http://www.destatis.de/fachserien) (available only in German). You can already use our GENESIS-Online database, which contains the results of the national accounts in the subject [area 81000](#).

Further data and information on national accounts can be found in the new [statistical report](#) on national accounts, which will also contain the tables of this publication from 2024.

An updated version will continue to be available on the [Deutsche Bundesbank's website](#).

## 1999 - 2022

---

Published by (non-financial assets): Statistisches Bundesamt (Federal Statistical Office), Wiesbaden

[www.destatis.de](http://www.destatis.de)

You may contact us at:

[www.destatis.de/contact](http://www.destatis.de/contact)

Information on this publication (Non-financial assets)

Phone: +49 (0) 611 / 75 41 50

Fax: +49 (0) 611 / 75 39 52

Statistical Information service

Phone: +49 (0) 611 / 75 24 05

Published by (financial assets): Deutsche Bundesbank, Frankfurt am Main

[www.bundesbank.de](http://www.bundesbank.de)

Information on this publication (Financial assets)

Phone: +49 (0) 69/9566 - 0

Fax: +49 (0) 69/9566 - 3077

Periodicity: annual

Published in November 2023

Order number: 5816104227004

© Statistisches Bundesamt (Destatis), 2023

Reproduction and free distribution, also of parts, are permitted provided source is mentioned.

## Contents

Preliminary remarks .....	4
---------------------------	---

### Tables

Sector 1 (Total economy), Sector 11 (Non-financial corporations) .....	6
Sector 12 (Financial corporations), Sector 13 (General government) .....	9
Sector 14 + Sector 15 (Households and non-profit institutions serving households) .....	12

## Territory

All data relate to the Federal Republic of Germany in accordance with the territorial definition in existence since 3 October 1990.

## Explanation of symbols

- = no figures or magnitude zero
- / = no data because the numerical value is not sufficiently reliable

## Preliminary remarks

This publication presents the balance sheets for the domestic institutional sectors and the total economy. Both non-financial assets, calculated by the Federal Statistical Office, as well as financial assets and liabilities, compiled by the Deutsche Bundesbank, are recorded. The methodological basis is always the European System of Accounts 2010 (ESA 2010). This statistical framework is binding for all countries of the European Union since September 2014 and, as a general rule, breaks down total assets into non-financial assets and financial assets. Furthermore, it contains provisions for a uniform classification of non-financial assets, financial assets and liabilities, as well as institutional sectors. The following amalgamation of these two components to form an integrated balance sheet provides a more or less complete picture of currently statistically recorded assets, both at a sectoral level and for the total economy. Considerable gaps occur only in the area of non-financial assets, as data are not available for all of the non-financial asset categories defined in ESA 2010. Corresponding data are not available for either inventories or valuables, nor for non-produced assets other than land, such as subsoil assets, water resources and the like.

The integrated balance sheet thus generally shows the items listed in the table below. However, as not every sector has or can have all types of non-financial assets or financial assets and liabilities, the specific data vary between sectors.

Overview of the balance sheet items recorded in the integrated balance sheets

ASSETS	LIABILITIES
<b>Non-financial assets</b>	<b>Borrowed funds</b>
<i>Produced assets</i>	Loans and other liabilities
Fixed assets	
Buildings and structures	
Dwellings	
Other buildings and structures	
Machinery and equipment	
Cultivated assets	
Intellectual property products	
<i>Non-produced assets</i>	
Land	
including: Land underlying buildings and structures	
<b>Financial assets</b>	<b>Own funds</b>
Currency and deposits	Shares and other equity
Securities	<i>Net worth</i>
Other financial assets	

The overview below contains data on the following institutional sectors:

- S.1 Total economy
- S.11 Non-financial corporations
- S.12 Financial corporations
- S.13 General government
- S.14 + S.15 Households and non-profit institutions serving households

This publication represents the total value of land which was estimated within a project on the basis of the area survey by types of actual use and average standard land values (see last reference).

Please note the following points with regard to the results presented in this publication.

- The data are as of November 2023.
- The stocks are shown as at the end of the year (closing balance sheet data).
- The data are recorded in EUR billion, rounded to one decimal place.
- The stock of fixed assets and the stock of consumer durables of households are recorded net, at current replacement cost. This corresponds to the current market value of the types of assets.
- Financial assets are consolidated, that is intra-sectoral claims and liabilities were netted out.

Further results regarding the national accounts can be found in the various series of Fachserie 18, "National Accounts" (partly available in German only) or on the internet at

[www.destatis.de](http://www.destatis.de)

The Deutsche Bundesbank publishes the data on financial assets as well as methodological notes regularly in its Statistical Series Financial Accounts as well as in the time series data base, both of which can be found at

[www.bundesbank.de/en](http://www.bundesbank.de/en)

For further explanatory and methodological notes on the data presented here, see

- Deutsche Bundesbank: "Integrated sectoral and overall balance sheets for Germany", Monthly Report, January 2008, pp 31 - 45.
- Deutsche Bundesbank: "Methodological changes in the financial accounts - background, approach and selected results", Monthly Report, October 2014, pp 13 - 26.
- Schmalwasser, O. / Müller, A.: "Gesamtwirtschaftliche und sektorale nichtfinanzielle Vermögensbilanzen", in *Wirtschaft und Statistik* 2/2009, pp 137 - 147 (available in German only).
- Schmalwasser, O. / Brede, S.: "Grund und Boden als Bestandteil der volkswirtschaftlichen Vermögensbilanzen", in *Wirtschaft und Statistik* 6/2015, pp 43 - 58.

**Notice:**

In support of the German government's digitization initiative, the Federal Statistical Office has established the digital agenda. The aim of this agenda is to improve the efficiency and increase the utility of our results. We are therefore continuously expanding the services offered in our GENESIS-Online database. As soon as all data will be available in the database, various series of Fachserie will be discontinued.

## Balance sheet

EUR bn at the end of the year

Ser. no.	Types of assets	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
<b>Total economy</b>											
1	<b>Assets</b> .....	<b>11 889,0</b>	<b>12 602,4</b>	<b>13 227,0</b>	<b>13 416,8</b>	<b>13 669,5</b>	<b>14 151,4</b>	<b>15 013,5</b>	<b>15 778,3</b>	<b>16 952,0</b>	<b>17 646,5</b>
2	Non-financial assets .....	9 023,9	9 263,0	9 437,7	9 535,1	9 624,2	9 798,0	9 935,7	10 209,9	10 682,1	11 029,8
3	Fixed assets 1 .....	6 665,4	6 838,2	6 947,5	6 995,8	7 043,1	7 165,6	7 267,4	7 466,4	7 908,5	8 217,0
4	Buildings and structures .....	5 411,4	5 529,7	5 601,7	5 637,6	5 687,4	5 800,9	5 881,6	6 039,7	6 420,3	6 663,8
5	Dwellings .....	3 083,0	3 156,4	3 208,3	3 249,4	3 291,1	3 367,2	3 426,2	3 533,4	3 774,4	3 918,8
6	Other buildings and structures .....	2 328,4	2 373,3	2 393,4	2 388,3	2 396,3	2 433,7	2 455,4	2 506,3	2 645,9	2 745,0
7	Machinery and equipment 2 .....	958,6	999,6	1 023,9	1 024,6	1 013,2	1 012,9	1 025,6	1 055,5	1 104,5	1 150,5
8	Cultivated assets .....	7,0	7,2	6,1	6,4	6,5	6,8	7,4	7,8	7,6	8,5
9	Intellectual property products .....	288,4	301,8	315,7	327,1	336,0	345,0	352,7	363,3	376,2	394,1
10	Land .....	2 358,5	2 424,8	2 490,2	2 539,3	2 581,1	2 632,4	2 668,3	2 743,5	2 773,6	2 812,8
11	including: Land underlying buildings and structures .....	2 093,1	2 156,1	2 212,1	2 260,3	2 310,2	2 360,4	2 411,7	2 480,8	2 502,9	2 521,5
12	Financial assets vis-à-vis the rest of the world 3, 4 .....	2 865,1	3 339,4	3 789,3	3 881,7	4 045,3	4 353,4	5 077,8	5 568,4	6 269,9	6 616,7
13	<b>Liabilities</b> .....	<b>11 889,0</b>	<b>12 602,4</b>	<b>13 227,0</b>	<b>13 416,8</b>	<b>13 669,5</b>	<b>14 151,4</b>	<b>15 013,5</b>	<b>15 778,3</b>	<b>16 952,0</b>	<b>17 646,5</b>
14	Liabilities vis-à-vis the rest of the world 3 .....	2 827,5	3 365,5	3 712,3	3 914,1	4 096,3	4 293,0	4 814,6	5 629,8	6 247,5	6 255,5
15	National wealth (= net worth) .....	9 061,5	9 236,9	9 514,7	9 502,7	9 573,2	9 858,4	10 198,9	10 148,5	10 704,5	11 391,0
<b>Additional table:</b>											
16	National wealth .....	9 061,5	9 236,9	9 514,7	9 502,7	9 573,2	9 858,4	10 198,9	10 148,5	10 704,5	11 391,0
17	Consumer durables of households 5 .....	813,0	823,0	837,9	850,9	855,0	863,2	862,9	871,6	883,0	893,5
18	National wealth including consumer durables of households .....	9 874,5	10 059,9	10 352,6	10 353,6	10 428,2	10 721,6	11 061,8	11 020,1	11 587,5	12 284,5
<b>Non-financial corporations</b>											
19	<b>Assets</b> .....	<b>5 301,6</b>	<b>5 587,9</b>	<b>5 729,9</b>	<b>5 254,2</b>	<b>5 368,5</b>	<b>5 459,5</b>	<b>5 620,7</b>	<b>5 756,9</b>	<b>6 148,2</b>	<b>6 129,6</b>
20	Non-financial assets .....	3 072,9	3 164,3	3 225,0	3 242,2	3 255,1	3 304,6	3 344,0	3 426,8	3 584,6	3 715,6
21	Fixed assets 1 .....	2 564,5	2 645,4	2 695,9	2 707,1	2 716,0	2 757,8	2 794,1	2 864,9	3 019,2	3 141,9
22	Buildings and structures .....	1 590,2	1 618,8	1 629,4	1 625,4	1 629,9	1 660,1	1 675,8	1 709,7	1 806,7	1 872,8
23	Dwellings .....	471,4	474,6	474,9	472,6	470,9	473,8	475,1	482,9	507,8	520,9
24	Other buildings and structures .....	1 118,8	1 144,1	1 154,5	1 152,8	1 159,0	1 186,3	1 200,6	1 226,8	1 298,9	1 351,9
25	Machinery and equipment .....	747,2	787,0	814,1	819,1	815,7	819,4	833,0	860,7	906,7	948,0
26	Cultivated assets .....	2,1	2,2	1,9	2,0	2,0	2,1	2,3	2,5	2,4	2,8
27	Intellectual property products .....	225,0	237,5	250,6	260,7	268,5	276,2	283,1	292,1	303,4	318,3
28	Land .....	508,4	518,9	529,1	535,1	539,1	546,8	549,9	561,9	565,4	573,7
29	including: Land underlying buildings and structures .....	432,7	442,2	449,8	455,4	461,7	469,1	476,3	486,4	487,3	488,6
30	Financial assets 3 .....	2 228,7	2 423,6	2 504,9	2 012,0	2 113,4	2 154,9	2 276,7	2 330,1	2 563,6	2 414,0
31	Currency and deposits .....	234,9	242,4	260,0	273,7	275,3	286,0	310,3	327,8	353,3	356,6
	Securities (Short- and long-term debt securities, financial derivatives, shares, other equity and mutual funds shares) .....	1 509,5	1 585,5	1 607,8	1 135,6	1 227,4	1 243,8	1 316,4	1 282,4	1 378,7	1 126,8
32	Insurance technical reserves, loans and other accounts receivable .....	484,3	595,8	637,1	602,6	610,7	625,0	650,0	719,9	831,5	930,6
33											
34	<b>Liabilities</b> .....	<b>5 301,6</b>	<b>5 587,9</b>	<b>5 729,9</b>	<b>5 254,2</b>	<b>5 368,5</b>	<b>5 459,5</b>	<b>5 620,7</b>	<b>5 756,9</b>	<b>6 148,2</b>	<b>6 129,6</b>
35	Borrowed funds 3 .....	1 600,6	1 838,6	1 930,6	1 979,5	1 978,0	1 932,5	1 956,0	2 058,7	2 169,6	2 286,1
36	Own funds .....	3 701,0	3 749,3	3 799,3	3 274,7	3 390,5	3 527,0	3 664,7	3 698,2	3 978,6	3 843,5
37	Shares and other equity 3 .....	1 955,6	1 868,2	1 812,1	1 286,0	1 497,4	1 578,6	1 741,3	1 972,2	2 234,4	1 655,4
38	Net worth .....	1 745,4	1 881,1	1 987,2	1 988,7	1 893,1	1 948,4	1 923,4	1 726,0	1 744,2	2 188,1

1) Source: Federal Statistical Office, Working document, "Fixed assets by sector".

This publication is no longer published on the Internet, however, you can still receive it from us upon request at [www.destatis.de/contact](http://www.destatis.de/contact)

2) Including weapons systems.

3) Source: Deutsche Bundesbank. The data are also available in the database of macroeconomic time series of the Deutsche Bundesbank.  
(available online: <http://www.bundesbank.de/en>).

4) Including monetary gold.

5) Source: Federal Statistical Office, Stock of consumer durables of households, Fachserie 18 "National Accounts", Reihe 1.4 "Detaillierte Jahresergebnisse", table 3.1.6.

**Balance sheet**

EUR bn at the end of the year

Ser. no.	Types of assets	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<b>Total economy</b>											
1	<b>Assets</b> .....	<b>17 403,8</b>	<b>18 025,4</b>	<b>18 800,5</b>	<b>19 732,0</b>	<b>19 640,6</b>	<b>20 810,0</b>	<b>21 656,5</b>	<b>22 546,6</b>	<b>23 538,6</b>	<b>24 772,8</b>
2	Non-financial assets .....	11 201,0	11 443,8	11 864,8	12 239,1	12 611,0	13 056,1	13 680,0	14 188,5	14 976,5	15 885,9
3	Fixed assets 1 .....	8 333,2	8 484,3	8 767,0	9 049,8	9 301,2	9 550,4	9 776,8	10 014,3	10 394,5	10 906,3
4	Buildings and structures .....	6 768,0	6 885,4	7 133,0	7 369,4	7 591,4	7 795,2	7 965,0	8 150,2	8 465,2	8 905,2
5	Dwellings .....	3 988,1	4 067,6	4 223,1	4 385,7	4 546,9	4 695,1	4 819,5	4 978,0	5 177,3	5 454,3
6	Other buildings and structures .....	2 779,9	2 817,8	2 909,9	2 983,7	3 044,5	3 100,1	3 145,6	3 172,2	3 287,8	3 450,8
7	Machinery and equipment 2 .....	1 152,9	1 171,9	1 181,6	1 207,5	1 221,3	1 246,7	1 280,3	1 311,8	1 349,5	1 385,7
8	Cultivated assets .....	8,1	8,3	9,3	10,1	10,1	9,7	10,2	9,3	9,1	9,6
9	Intellectual property products .....	404,2	418,7	443,1	462,8	478,5	498,8	521,3	543,0	570,7	605,7
10	Land .....	2 867,8	2 959,5	3 097,8	3 189,3	3 309,8	3 505,7	3 903,2	4 174,2	4 582,0	4 979,6
11	including: Land underlying buildings and structures .....	2 550,1	2 615,4	2 709,9	2 786,4	2 875,7	3 043,0	3 378,1	3 632,2	3 926,3	4 306,7
12	Financial assets vis-à-vis the rest of the world 3, 4 .....	6 202,8	6 581,6	6 935,7	7 492,9	7 029,6	7 753,9	7 976,5	8 358,1	8 562,1	8 886,9
13	<b>Liabilities</b> .....	<b>17 403,8</b>	<b>18 025,4</b>	<b>18 800,5</b>	<b>19 732,0</b>	<b>19 640,6</b>	<b>20 810,0</b>	<b>21 656,5</b>	<b>22 546,6</b>	<b>23 538,6</b>	<b>24 772,8</b>
14	Liabilities vis-à-vis the rest of the world 3 .....	5 764,5	6 126,5	6 368,4	6 762,7	6 443,5	6 972,1	6 977,9	7 098,7	7 171,1	7 117,5
15	National wealth (= net worth) .....	11 639,3	11 898,9	12 432,1	12 969,3	13 197,1	13 837,9	14 678,6	15 447,9	16 367,5	17 655,3
<b>Additional table:</b>											
16	National wealth .....	11 639,3	11 898,9	12 432,1	12 969,3	13 197,1	13 837,9	14 678,6	15 447,9	16 367,5	17 655,3
17	Consumer durables of households 5 .....	911,0	914,9	930,3	946,1	958,8	966,4	986,9	1 018,6	1 042,0	1 062,5
18	National wealth including consumer durables of households .....	12 550,3	12 813,8	13 362,4	13 915,4	14 155,9	14 804,3	15 665,5	16 466,5	17 409,5	18 717,8
<b>Non-financial corporations</b>											
19	<b>Assets</b> .....	<b>6 279,7</b>	<b>6 298,3</b>	<b>6 404,2</b>	<b>6 761,5</b>	<b>7 072,4</b>	<b>7 288,9</b>	<b>7 774,6</b>	<b>8 035,9</b>	<b>8 571,6</b>	<b>8 971,5</b>
20	Non-financial assets .....	3 753,4	3 819,3	3 943,4	4 047,9	4 140,4	4 262,2	4 469,4	4 606,4	4 862,7	5 147,0
21	Fixed assets 1 .....	3 168,0	3 215,1	3 304,0	3 391,8	3 462,7	3 547,3	3 646,5	3 730,7	3 888,0	4 080,3
22	Buildings and structures .....	1 893,8	1 917,2	1 984,3	2 038,1	2 088,9	2 136,9	2 192,0	2 235,0	2 340,6	2 477,2
23	Dwellings .....	524,0	527,8	541,6	556,4	571,1	585,3	610,6	641,0	677,6	725,9
24	Other buildings and structures .....	1 369,8	1 389,4	1 442,7	1 481,7	1 517,7	1 551,6	1 581,4	1 594,0	1 663,0	1 751,3
25	Machinery and equipment .....	946,4	958,9	960,6	978,5	986,7	1 006,8	1 032,1	1 056,2	1 085,3	1 111,8
26	Cultivated assets .....	2,7	2,8	3,2	3,5	3,5	3,4	3,6	3,3	3,3	3,5
27	Intellectual property products .....	325,1	336,1	356,0	371,7	383,6	400,2	418,8	436,2	458,8	487,8
28	Land .....	585,4	604,2	639,4	656,1	677,7	714,9	822,9	875,7	974,7	1 066,7
29	including: Land underlying buildings and structures .....	491,3	500,8	523,1	533,4	541,6	566,6	653,0	697,9	766,9	850,5
30	Financial assets 3 .....	2 526,3	2 479,0	2 460,8	2 713,6	2 932,0	3 026,7	3 305,2	3 429,5	3 708,9	3 824,5
31	Currency and deposits .....	388,2	382,1	375,0	408,5	437,3	430,3	489,9	537,5	571,3	582,2
32	Securities (Short- and long-term debt securities, financial derivatives, shares, other equity and mutual funds shares) .....	1 237,2	1 385,1	1 332,2	1 514,6	1 677,9	1 790,9	1 992,7	2 039,7	2 208,0	2 301,0
33	Insurance technical reserves, loans and other accounts receivable .....	900,9	711,8	753,6	790,5	816,9	805,5	822,5	852,2	929,6	941,3
34	<b>Liabilities</b> .....	<b>6 279,7</b>	<b>6 298,3</b>	<b>6 404,2</b>	<b>6 761,5</b>	<b>7 072,4</b>	<b>7 288,9</b>	<b>7 774,6</b>	<b>8 035,9</b>	<b>8 571,6</b>	<b>8 971,5</b>
35	Borrowed funds 3 .....	2 256,7	2 216,7	2 261,4	2 357,3	2 414,8	2 362,3	2 433,0	2 529,0	2 571,9	2 757,5
36	Own funds .....	4 023,0	4 081,6	4 142,8	4 404,2	4 657,6	4 926,6	5 341,6	5 506,9	5 999,7	6 214,0
37	Shares and other equity 3 .....	1 785,2	2 023,8	1 855,0	2 134,9	2 434,7	2 565,4	2 698,9	2 782,4	3 076,9	2 702,2
38	Net worth .....	2 237,8	2 057,8	2 287,8	2 269,3	2 222,9	2 361,2	2 642,7	2 724,5	2 922,8	3 511,8

## Balance sheet

EUR bn at the end of the year

Ser. no.	Types of assets	2019	2020	2021	2022	Ser. no.
<b>Total economy</b>						
1	<b>Assets</b> .....	<b>26 632,1</b>	<b>28 420,7</b>	<b>31 395,1</b>	<b>34 779,6</b>	1
2	Non-financial assets .....	16 852,2	17 772,9	19 857,6	22 577,6	2
3	Fixed assets 1 .....	11 397,1	11 671,9	12 566,3	14 420,2	3
4	Buildings and structures .....	9 317,2	9 553,4	10 386,5	12 092,7	4
5	Dwellings .....	5 740,8	5 904,5	6 472,8	7 534,6	5
6	Other buildings and structures .....	3 576,4	3 649,0	3 913,7	4 558,1	6
7	Machinery and equipment 2 .....	1 432,7	1 454,6	1 488,0	1 611,8	7
8	Cultivated assets .....	9,3	8,9	9,6	11,4	8
9	Intellectual property products .....	638,0	655,0	682,1	704,3	9
10	Land .....	5 455,1	6 101,0	7 291,3	8 157,4	10
11	including: Land underlying buildings and structures .....	4 823,2	5 418,7	6 538,0	7 343,8	11
12	Financial assets vis-à-vis the rest of the world 3, 4 .....	9 779,9	10 647,8	11 537,5	12 202,0	12
13	<b>Liabilities</b> .....	<b>26 632,1</b>	<b>28 420,7</b>	<b>31 395,1</b>	<b>34 779,6</b>	13
14	Liabilities vis-à-vis the rest of the world 3 .....	7 716,0	8 494,1	9 114,6	9 421,8	14
15	National wealth (= net worth) .....	18 916,1	19 926,6	22 280,5	25 357,8	15
<i>Additional table:</i>						
16	National wealth .....	18 916,1	19 926,6	22 280,5	25 357,8	16
17	Consumer durables of households 5 .....	1 088,3	1 106,0	1 146,8	1 238,8	17
18	National wealth including consumer durables of households .....	20 004,4	21 032,6	23 427,3	26 596,6	18
<b>Non-financial corporations</b>						
19	<b>Assets</b> .....	<b>9 552,8</b>	<b>10 075,0</b>	<b>11 167,7</b>	<b>11 820,5</b>	19
20	Non-financial assets .....	5 410,6	5 672,2	6 232,5	7 049,2	20
21	Fixed assets 1 .....	4 253,7	4 362,6	4 643,9	5 260,7	21
22	Buildings and structures .....	2 588,8	2 676,2	2 920,4	3 432,0	22
23	Dwellings .....	779,6	818,9	910,3	1 073,0	23
24	Other buildings and structures .....	1 809,3	1 857,3	2 010,1	2 359,0	24
25	Machinery and equipment .....	1 147,1	1 156,7	1 174,8	1 268,7	25
26	Cultivated assets .....	3,3	3,2	3,5	4,1	26
27	Intellectual property products .....	514,4	526,5	545,2	555,8	27
28	Land .....	1 156,9	1 309,6	1 588,6	1 788,5	28
29	including: Land underlying buildings and structures .....	945,2	1 073,9	1 329,7	1 508,7	29
30	Financial assets 3 .....	4 142,2	4 402,8	4 935,2	4 771,3	30
31	Currency and deposits .....	578,7	717,4	727,5	795,3	31
32	Securities (Short- and long-term debt securities, financial derivatives, shares, other equity and mutual funds shares) .....	2 524,5	2 645,6	3 015,1	2 752,2	32
33	Insurance technical reserves, loans and other accounts receivable .....	1 039,0	1 039,8	1 192,6	1 223,8	33
34	<b>Liabilities</b> .....	<b>9 552,8</b>	<b>10 075,0</b>	<b>11 167,7</b>	<b>11 820,5</b>	34
35	Borrowed funds 3 .....	3 016,6	3 155,2	3 493,7	3 614,8	35
36	Own funds .....	6 536,2	6 919,8	7 674,0	8 205,7	36
37	Shares and other equity 3 .....	3 096,8	3 260,9	3 689,0	2 981,1	37
38	Net worth .....	3 439,4	3 658,9	3 985,0	5 224,6	38



## Balance sheet

EUR bn at the end of the year

Ser. no.	Types of assets	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
<b>Financial corporations</b>											
1	<b>Assets</b> .....	<b>7 560,8</b>	<b>8 003,5</b>	<b>8 487,4</b>	<b>8 589,3</b>	<b>8 877,9</b>	<b>9 320,8</b>	<b>10 073,1</b>	<b>10 487,6</b>	<b>11 252,8</b>	<b>11 910,0</b>
2	Non-financial assets .....	185,4	189,5	189,1	186,9	183,6	185,1	184,7	182,6	184,4	186,1
3	Fixed assets 1 .....	155,4	158,7	157,8	155,4	151,9	153,0	152,2	149,9	152,3	154,3
4	Buildings and structures .....	136,4	139,6	139,5	137,3	135,6	136,6	137,0	136,4	139,4	141,9
5	Dwellings .....	22,6	22,8	23,0	23,0	23,0	23,3	23,4	23,9	25,3	26,1
6	Other buildings and structures .....	113,8	116,7	116,5	114,3	112,6	113,3	113,6	112,4	114,1	115,7
7	Machinery and equipment .....	16,2	16,2	15,3	15,0	13,0	12,9	11,5	9,7	8,7	8,2
8	Cultivated assets .....	-	-	-	-	-	-	-	-	-	-
9	Intellectual property products .....	2,7	2,9	3,0	3,2	3,3	3,5	3,7	3,9	4,1	4,3
10	Land .....	30,0	30,8	31,3	31,5	31,7	32,1	32,5	32,7	32,1	31,8
11	including: Land underlying buildings and structures .....	30,0	30,8	31,3	31,5	31,7	32,1	32,5	32,7	32,1	31,8
12	Financial assets 3 .....	7 375,4	7 814,0	8 298,3	8 402,4	8 694,3	9 135,7	9 888,4	10 305,0	11 068,4	11 723,9
13	Currency and deposits .....	905,4	920,6	1 032,4	1 152,4	1 254,9	1 376,3	1 530,7	1 708,8	1 983,9	2 169,8
	Securities										
14	(Short- and long-term debt securities, financial derivatives, shares, other equity and mutual funds shares) .....	3 219,7	3 460,3	3 719,7	3 695,8	3 867,2	4 175,7	4 708,6	4 884,2	5 235,8	5 542,7
15	Monetary gold and special drawing rights, loans and other accounts receivable .....	3 250,3	3 433,1	3 546,1	3 554,1	3 572,3	3 583,7	3 649,1	3 712,1	3 848,8	4 011,3
16	<b>Liabilities</b> .....	<b>7 560,8</b>	<b>8 003,5</b>	<b>8 487,4</b>	<b>8 589,3</b>	<b>8 877,9</b>	<b>9 320,8</b>	<b>10 073,1</b>	<b>10 487,6</b>	<b>11 252,8</b>	<b>11 910,0</b>
17	Borrowed funds 3 .....	5 819,3	6 308,1	6 837,9	7 181,5	7 333,1	7 707,1	8 135,9	8 453,8	9 197,3	10 019,9
18	Own funds .....	1 741,5	1 695,4	1 649,5	1 407,8	1 544,8	1 613,7	1 937,2	2 033,8	2 055,5	1 890,1
19	Shares and other equity 3 .....	1 536,5	1 564,6	1 481,8	1 175,2	1 349,6	1 385,3	1 624,4	1 785,9	1 878,3	1 431,1
20	Net worth .....	205,0	130,8	167,7	232,6	195,2	228,4	312,8	247,9	177,2	459,0
<b>General government</b>											
21	<b>Assets</b> .....	<b>1 934,4</b>	<b>1 955,4</b>	<b>1 922,4</b>	<b>1 903,1</b>	<b>1 903,4</b>	<b>1 901,8</b>	<b>1 935,8</b>	<b>1 979,8</b>	<b>2 096,0</b>	<b>2 213,6</b>
22	Non-financial assets .....	1 290,9	1 307,8	1 321,1	1 323,3	1 327,3	1 333,9	1 339,9	1 370,6	1 422,8	1 462,7
23	Fixed assets 1 .....	1 001,6	1 011,8	1 017,7	1 014,3	1 013,5	1 016,2	1 018,9	1 041,0	1 090,6	1 127,7
24	Buildings and structures .....	891,5	901,9	908,6	905,3	904,9	907,3	908,3	926,6	975,2	1 008,6
25	Dwellings .....	17,1	16,6	16,2	16,1	15,4	14,9	13,5	12,8	13,4	13,6
26	Other buildings and structures .....	874,5	885,3	892,4	889,2	889,4	892,4	894,7	913,8	961,9	995,0
27	Machinery and equipment 2 .....	65,0	64,5	63,4	62,5	61,1	60,4	61,6	64,0	63,8	65,1
28	Cultivated assets .....	-	-	-	-	-	-	-	-	-	-
29	Intellectual property products .....	45,1	45,4	45,7	46,5	47,6	48,5	49,1	50,4	51,6	53,9
30	Land .....	289,3	296,0	303,4	309,0	313,8	317,7	321,0	329,6	332,2	335,0
31	including: Land underlying buildings and structures .....	264,9	271,5	278,1	283,8	289,1	293,0	297,5	305,5	307,6	309,3
32	Financial assets 3 .....	643,5	647,6	601,3	579,8	576,1	567,9	595,9	609,2	673,2	750,9
33	Currency and deposits .....	166,4	211,5	170,3	154,5	153,8	147,9	153,6	185,5	197,4	199,0
	Securities										
34	(Short- and long-term debt securities, financial derivatives, shares, other equity and mutual funds shares) .....	268,3	240,4	235,3	223,5	223,8	223,1	258,5	256,8	303,2	374,4
35	Insurance technical reserves, loans and other accounts receivable .....	208,7	195,7	195,7	201,8	198,6	196,9	183,8	166,8	172,6	177,4
36	<b>Liabilities</b> .....	<b>1 934,4</b>	<b>1 955,4</b>	<b>1 922,4</b>	<b>1 903,1</b>	<b>1 903,4</b>	<b>1 901,8</b>	<b>1 935,8</b>	<b>1 979,8</b>	<b>2 096,0</b>	<b>2 213,6</b>
37	Borrowed funds 3 .....	1 269,4	1 334,9	1 346,3	1 425,0	1 496,1	1 574,0	1 651,5	1 658,2	1 671,3	1 818,7
38	Net worth (= equity capital) .....	665,0	620,5	576,1	478,1	407,3	327,8	284,3	321,6	424,7	394,9

1) Source: Federal Statistical Office, Working document, "Fixed assets by sector".

This publication is no longer published on the Internet, however, you can still receive it from us upon request at [www.destatis.de/contact](http://www.destatis.de/contact)

2) Including weapons systems.

3) Source: Deutsche Bundesbank. The data are also available in the database of macroeconomic time series of the Deutsche Bundesbank. (available online: <http://www.bundesbank.de/en>).

## Balance sheet

EUR bn at the end of the year

Ser. no.	Types of assets	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<b>Financial corporations</b>											
1	<b>Assets</b> .....	<b>11 305,9</b>	<b>11 438,6</b>	<b>11 817,2</b>	<b>12 295,3</b>	<b>11 384,5</b>	<b>12 143,6</b>	<b>12 325,0</b>	<b>12 959,3</b>	<b>13 168,4</b>	<b>13 652,3</b>
2	Non-financial assets .....	187,1	190,8	198,2	203,9	209,3	215,8	226,9	230,3	241,8	254,7
3	Fixed assets 1 .....	155,2	158,0	163,9	168,9	173,8	178,7	183,9	185,6	193,1	201,6
4	Buildings and structures .....	142,7	145,2	149,1	153,2	157,3	161,3	164,8	165,5	171,7	178,7
5	Dwellings .....	26,5	26,8	27,7	28,6	29,5	30,4	31,1	32,0	33,3	35,1
6	Other buildings and structures .....	116,2	118,3	121,4	124,6	127,8	130,9	133,7	133,5	138,4	143,6
7	Machinery and equipment .....	8,2	8,7	10,4	11,4	12,3	13,1	14,7	15,7	16,9	18,4
8	Cultivated assets .....	-	-	-	-	-	-	-	-	-	-
9	Intellectual property products .....	4,3	4,2	4,4	4,3	4,3	4,3	4,4	4,4	4,5	4,6
10	Land .....	31,9	32,8	34,3	35,0	35,5	37,1	43,0	44,7	48,7	53,1
11	including: Land underlying buildings and structures .....	31,9	32,8	34,3	35,0	35,5	37,1	43,0	44,7	48,7	53,1
12	Financial assets 3 .....	11 118,8	11 247,8	11 619,0	12 091,4	11 175,2	11 927,8	12 098,1	12 729,0	12 926,6	13 397,6
13	Currency and deposits .....	2 119,9	2 206,5	2 384,4	2 485,9	2 188,4	2 247,7	2 267,1	2 372,6	2 401,8	2 484,0
	Securities										
14	(Short- and long-term debt securities, financial derivatives, shares, other equity and mutual funds shares) .....	5 015,8	5 027,7	5 188,2	5 517,1	5 080,2	5 699,1	5 755,4	6 134,7	6 271,5	6 421,8
15	Monetary gold and special drawing rights, loans and other accounts receivable .....	3 983,2	4 013,6	4 046,3	4 088,4	3 906,7	3 981,1	4 075,6	4 221,6	4 253,3	4 491,8
16	<b>Liabilities</b> .....	<b>11 305,9</b>	<b>11 438,6</b>	<b>11 817,2</b>	<b>12 295,3</b>	<b>11 384,5</b>	<b>12 143,6</b>	<b>12 325,0</b>	<b>12 959,3</b>	<b>13 168,4</b>	<b>13 652,3</b>
17	Borrowed funds 3 .....	9 298,3	9 126,2	9 459,7	9 605,5	8 796,5	9 329,0	9 403,7	9 799,0	9 930,4	10 303,8
18	Own funds .....	2 007,6	2 312,4	2 357,5	2 689,8	2 588,0	2 814,6	2 921,3	3 160,3	3 238,0	3 348,5
19	Shares and other equity 3 .....	1 621,7	1 745,5	1 711,8	1 981,8	2 103,6	2 321,6	2 569,3	2 725,8	2 948,1	3 117,0
20	Net worth .....	385,9	566,9	645,7	708,0	484,4	493,0	352,0	434,5	289,9	231,5
<b>General government</b>											
21	<b>Assets</b> .....	<b>2 305,8</b>	<b>2 578,7</b>	<b>2 627,8</b>	<b>2 794,4</b>	<b>2 754,1</b>	<b>2 835,7</b>	<b>2 929,9</b>	<b>3 011,2</b>	<b>3 151,9</b>	<b>3 292,6</b>
22	Non-financial assets .....	1 487,1	1 516,5	1 570,6	1 608,4	1 629,8	1 657,5	1 725,4	1 778,0	1 870,1	1 984,3
23	Fixed assets 1 .....	1 146,5	1 166,3	1 200,0	1 231,2	1 252,4	1 270,0	1 286,2	1 307,0	1 348,8	1 417,8
24	Buildings and structures .....	1 021,0	1 032,7	1 057,4	1 080,2	1 094,2	1 106,7	1 115,3	1 128,3	1 160,1	1 216,6
25	Dwellings .....	14,1	14,2	14,5	14,7	14,9	15,2	15,7	16,2	17,4	18,6
26	Other buildings and structures .....	1 006,9	1 018,5	1 042,9	1 065,5	1 079,3	1 091,5	1 099,6	1 112,1	1 142,8	1 198,0
27	Machinery and equipment 2 .....	68,6	73,3	78,7	83,3	86,7	88,3	92,7	96,6	102,3	109,8
28	Cultivated assets .....	-	-	-	-	-	-	-	-	-	-
29	Intellectual property products .....	56,9	60,2	63,9	67,8	71,5	75,0	78,3	82,0	86,3	91,4
30	Land .....	340,6	350,2	370,6	377,2	377,4	387,5	439,2	471,0	521,3	566,5
31	including: Land underlying buildings and structures .....	312,8	320,4	337,6	344,2	345,5	356,1	403,9	435,5	469,2	513,5
32	Financial assets 3 .....	818,7	1 062,2	1 057,2	1 186,0	1 124,3	1 178,2	1 204,5	1 233,2	1 281,8	1 308,3
33	Currency and deposits .....	196,8	232,7	257,5	272,7	257,8	295,8	307,8	325,7	354,8	366,0
	Securities										
34	(Short- and long-term debt securities, financial derivatives, shares, other equity and mutual funds shares) .....	439,1	598,5	572,2	631,6	586,5	609,2	639,6	652,3	659,3	679,0
35	Insurance technical reserves, loans and other accounts receivable .....	182,9	231,0	227,6	281,7	280,0	273,2	257,1	255,1	267,7	263,3
36	<b>Liabilities</b> .....	<b>2 305,8</b>	<b>2 578,7</b>	<b>2 627,8</b>	<b>2 794,4</b>	<b>2 754,1</b>	<b>2 835,7</b>	<b>2 929,9</b>	<b>3 011,2</b>	<b>3 151,9</b>	<b>3 292,6</b>
37	Borrowed funds 3 .....	1 915,3	2 247,1	2 333,6	2 446,7	2 375,1	2 468,4	2 424,9	2 424,2	2 394,2	2 360,8
38	Net worth (= equity capital) .....	390,5	331,6	294,2	347,7	379,0	367,3	505,0	587,0	757,7	931,8

## Balance sheet

EUR bn at the end of the year

Ser. no.	Types of assets	2019	2020	2021	2022	Ser. no.
<b>Financial corporations</b>						
1	<b>Assets</b> .....	<b>14 928,5</b>	<b>16 082,6</b>	<b>17 198,4</b>	<b>17 885,0</b>	1
2	Non-financial assets .....	267,8	282,2	318,6	365,8	2
3	Fixed assets 1 .....	210,1	217,3	237,1	274,3	3
4	Buildings and structures .....	184,5	189,8	207,0	240,8	4
5	Dwellings .....	37,0	38,1	41,9	48,8	5
6	Other buildings and structures .....	147,5	151,8	165,2	192,0	6
7	Machinery and equipment .....	20,9	22,8	25,0	27,9	7
8	Cultivated assets .....	-	-	-	-	8
9	Intellectual property products .....	4,7	4,7	5,1	5,5	9
10	Land .....	57,7	64,9	81,5	91,5	10
11	including: Land underlying buildings and structures .....	57,7	64,9	81,5	91,5	11
12	Financial assets 3 .....	14 660,7	15 800,4	16 879,8	17 519,2	12
13	Currency and deposits .....	2 452,9	2 629,0	2 911,8	2 956,9	13
	Securities					
14	(Short- and long-term debt securities, financial derivatives, shares, other equity and mutual funds shares) .....	7 407,1	8 211,6	8 639,7	8 836,6	14
15	Monetary gold and special drawing rights, loans and other accounts receivable .....	4 800,7	4 959,8	5 328,2	5 725,7	15
16	<b>Liabilities</b> .....	<b>14 928,5</b>	<b>16 082,6</b>	<b>17 198,4</b>	<b>17 885,0</b>	16
17	Borrowed funds 3 .....	10 968,8	11 913,9	12 636,4	13 528,0	17
18	Own funds .....	3 959,7	4 168,7	4 562,0	4 357,0	18
19	Shares and other equity 3 .....	3 571,4	3 773,4	4 140,3	3 671,7	19
20	Net worth .....	388,3	395,3	421,7	685,3	20
<b>General government</b>						
21	<b>Assets</b> .....	<b>3 497,1</b>	<b>3 762,3</b>	<b>4 085,7</b>	<b>4 285,4</b>	21
22	Non-financial assets .....	2 092,7	2 194,1	2 432,3	2 764,4	22
23	Fixed assets 1 .....	1 485,1	1 513,9	1 604,3	1 839,9	23
24	Buildings and structures .....	1 271,7	1 287,2	1 360,5	1 571,1	24
25	Dwellings .....	20,1	21,4	23,6	28,4	25
26	Other buildings and structures .....	1 251,6	1 265,8	1 336,9	1 542,7	26
27	Machinery and equipment 2 .....	117,3	126,1	135,8	150,6	27
28	Cultivated assets .....	-	-	-	-	28
29	Intellectual property products .....	96,2	100,6	107,9	118,2	29
30	Land .....	607,6	680,2	828,0	924,5	30
31	including: Land underlying buildings and structures .....	565,6	637,4	778,3	870,7	31
32	Financial assets 3 .....	1 404,4	1 568,2	1 653,4	1 521,0	32
33	Currency and deposits .....	374,8	457,0	470,8	417,8	33
	Securities					
34	(Short- and long-term debt securities, financial derivatives, shares, other equity and mutual funds shares) .....	762,6	806,2	858,0	748,6	34
35	Insurance technical reserves, loans and other accounts receivable .....	266,9	305,1	324,6	354,7	35
36	<b>Liabilities</b> .....	<b>3 497,1</b>	<b>3 762,3</b>	<b>4 085,7</b>	<b>4 285,4</b>	36
37	Borrowed funds 3 .....	2 385,5	2 776,0	2 863,1	2 536,9	37
38	Net worth (= equity capital) .....	1 111,6	986,3	1 222,6	1 748,5	38

## Balance sheet

EUR bn at the end of the year

Ser. no.	Types of assets	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
<b>Households and non-profit institutions serving households</b>											
1	<b>Assets</b> .....	<b>7 914,5</b>	<b>8 118,7</b>	<b>8 320,0</b>	<b>8 356,1</b>	<b>8 646,6</b>	<b>8 928,4</b>	<b>9 247,2</b>	<b>9 420,6</b>	<b>9 905,6</b>	<b>9 882,1</b>
2	Non-financial assets .....	4 474,6	4 601,1	4 702,5	4 782,7	4 858,2	4 974,4	5 067,0	5 229,9	5 490,4	5 665,5
3	Fixed assets 1 .....	2 943,8	3 022,2	3 076,0	3 119,0	3 161,7	3 238,6	3 302,1	3 410,6	3 646,5	3 793,2
4	Buildings and structures .....	2 793,3	2 869,4	2 924,2	2 969,6	3 017,0	3 096,9	3 160,6	3 267,0	3 498,9	3 640,6
5	Dwellings .....	2 572,0	2 642,3	2 694,2	2 737,6	2 781,7	2 855,2	2 914,1	3 013,7	3 227,9	3 358,2
6	Other buildings and structures .....	221,3	227,1	230,0	232,0	235,3	241,7	246,4	253,3	271,0	282,4
7	Machinery and equipment .....	130,2	131,8	131,1	128,1	123,5	120,1	119,5	121,2	125,3	129,2
8	Cultivated assets .....	4,9	5,0	4,2	4,5	4,5	4,7	5,1	5,4	5,2	5,8
9	Intellectual property products .....	15,5	16,0	16,5	16,7	16,7	16,8	16,9	17,0	17,1	17,6
10	Land .....	1 530,8	1 578,9	1 626,5	1 663,7	1 696,5	1 735,8	1 764,9	1 819,3	1 843,9	1 872,3
11	including: Land underlying buildings and structures .....	1 365,5	1 411,6	1 452,8	1 489,6	1 527,6	1 566,2	1 605,4	1 656,2	1 675,9	1 691,9
12	Financial assets 2 .....	3 439,9	3 517,6	3 617,5	3 573,4	3 788,4	3 954,0	4 180,2	4 190,7	4 415,2	4 216,6
13	Currency and deposits .....	1 270,3	1 240,0	1 272,6	1 341,0	1 384,5	1 440,0	1 477,9	1 508,6	1 575,8	1 670,2
	Securities (Short- and long-term debt securities, financial derivatives, shares, other equity and mutual funds shares) .....	1 187,0	1 221,5	1 226,2	1 059,1	1 178,4	1 233,3	1 355,0	1 276,0	1 363,0	1 043,9
14	Insurance technical reserves, pension funds and other accounts receivable .....	982,5	1 056,1	1 118,7	1 173,3	1 225,5	1 280,7	1 347,2	1 406,1	1 476,4	1 502,4
15											
16	<b>Liabilities</b> .....	<b>7 914,5</b>	<b>8 118,7</b>	<b>8 320,0</b>	<b>8 356,1</b>	<b>8 646,6</b>	<b>8 928,4</b>	<b>9 247,2</b>	<b>9 420,6</b>	<b>9 905,6</b>	<b>9 882,1</b>
17	Loan and other liabilities 2 .....	1 468,5	1 514,6	1 536,1	1 552,6	1 569,1	1 574,7	1 568,8	1 567,6	1 547,1	1 532,8
18	Net worth (= own funds) .....	6 446,0	6 604,1	6 783,9	6 803,5	7 077,5	7 353,7	7 678,4	7 853,0	8 358,5	8 349,3
<b>Additional table:</b>											
19	Net worth .....	6 446,0	6 604,1	6 783,9	6 803,5	7 077,5	7 353,7	7 678,4	7 853,0	8 358,5	8 349,3
20	Consumer durables of households 3 .....	813,0	823,0	837,9	850,9	855,0	863,2	862,9	871,6	883,0	893,5
	Net worth including consumer durables of households .....	7 259,0	7 427,1	7 621,8	7 654,4	7 932,5	8 216,9	8 541,3	8 724,6	9 241,5	9 242,8

1) Source: Federal Statistical Office, Working document, "Fixed assets by sector".

This publication is no longer published on the Internet, however, you can still receive it from us upon request at [www.destatis.de/contact](http://www.destatis.de/contact)

2) Source: Deutsche Bundesbank. The data are also available in the database of macroeconomic time series of the Deutsche Bundesbank.  
(available online: <http://www.bundesbank.de/en>).

3) Source: Federal Statistical Office, Stock of consumer durables of households, Fachserie 18 "National Accounts", Reihe 1.4 "Detaillierte Jahresergebnisse", table 3.1.6.

**Balance sheet**

EUR bn at the end of the year

Ser. no.	Types of assets	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<b>Households and non-profit institutions serving households</b>											
1	<b>Assets</b> .....	<b>10 155,4</b>	<b>10 477,8</b>	<b>10 757,1</b>	<b>11 213,6</b>	<b>11 691,7</b>	<b>12 220,5</b>	<b>12 818,0</b>	<b>13 389,7</b>	<b>14 143,7</b>	<b>14 770,7</b>
2	Non-financial assets .....	5 773,5	5 917,3	6 152,5	6 378,8	6 631,5	6 920,5	7 258,3	7 573,9	8 001,9	8 499,9
3	Fixed assets 1 .....	3 863,5	3 945,0	4 099,1	4 257,9	4 412,3	4 554,4	4 660,1	4 791,0	4 964,6	5 206,6
4	Buildings and structures .....	3 710,4	3 790,3	3 942,2	4 097,9	4 251,0	4 390,3	4 492,9	4 621,3	4 792,8	5 032,6
5	Dwellings .....	3 423,5	3 498,7	3 639,4	3 786,0	3 931,3	4 064,2	4 162,1	4 288,7	4 449,1	4 674,7
6	Other buildings and structures .....	286,9	291,6	302,8	311,9	319,7	326,1	330,8	332,6	343,7	357,9
7	Machinery and equipment .....	129,7	131,0	131,9	134,4	135,6	138,5	140,8	143,4	145,0	145,8
8	Cultivated assets .....	5,4	5,5	6,1	6,6	6,6	6,3	6,6	6,0	5,8	6,2
9	Intellectual property products .....	18,0	18,2	18,9	19,0	19,1	19,3	19,8	20,5	21,1	22,0
10	Land .....	1 910,0	1 972,3	2 053,4	2 120,9	2 219,2	2 366,1	2 598,2	2 782,9	3 037,3	3 293,3
11	including: Land underlying buildings and structures .....	1 714,0	1 761,4	1 815,0	1 873,8	1 953,1	2 083,2	2 278,1	2 454,1	2 641,6	2 889,6
12	Financial assets 2 .....	4 381,9	4 560,5	4 604,6	4 834,8	5 060,2	5 300,0	5 559,7	5 815,8	6 141,8	6 270,8
13	Currency and deposits .....	1 717,0	1 785,6	1 846,4	1 927,4	1 993,5	2 085,4	2 187,5	2 311,2	2 422,5	2 562,8
	Securities (Short- and long-term debt securities, financial derivatives, shares, other equity and mutual funds shares) .....	1 085,5	1 117,5	1 052,0	1 115,9	1 188,9	1 240,8	1 312,3	1 373,3	1 490,2	1 407,6
14	Insurance technical reserves, pension funds and other accounts receivable .....	1 579,3	1 657,4	1 706,2	1 791,5	1 877,9	1 973,8	2 059,8	2 131,2	2 229,1	2 300,4
15											
16	<b>Liabilities</b> .....	<b>10 155,4</b>	<b>10 477,8</b>	<b>10 757,1</b>	<b>11 213,6</b>	<b>11 691,7</b>	<b>12 220,5</b>	<b>12 818,0</b>	<b>13 389,7</b>	<b>14 143,7</b>	<b>14 770,7</b>
17	Loan and other liabilities 2 .....	1 530,1	1 535,2	1 552,8	1 569,5	1 581,1	1 604,4	1 639,0	1 687,7	1 746,5	1 790,5
18	Net worth (= own funds) .....	8 625,3	8 942,6	9 204,3	9 644,1	10 110,6	10 616,1	11 179,0	11 702,0	12 397,2	12 980,2
<b>Additional table:</b>											
19	Net worth .....	8 625,3	8 942,6	9 204,3	9 644,1	10 110,6	10 616,1	11 179,0	11 702,0	12 397,2	12 980,2
20	Consumer durables of households 3 .....	911,0	914,9	930,3	946,1	958,8	966,4	986,9	1 018,6	1 042,0	1 062,5
	Net worth including consumer durables of households .....	9 536,3	9 857,5	10 134,6	10 590,2	11 069,4	11 582,5	12 165,9	12 720,6	13 439,2	14 042,7

## Balance sheet

EUR bn at the end of the year

Ser. no.	Types of assets	2019	2020	2021	2022	Ser. no.
<b>Households and non-profit institutions serving households</b>						
1	<b>Assets</b> .....	<b>15 854,0</b>	<b>16 846,9</b>	<b>18 714,3</b>	<b>19 853,3</b>	1
2	Non-financial assets .....	9 081,0	9 624,2	10 874,2	12 398,1	2
3	Fixed assets 1 .....	5 448,2	5 578,0	6 081,0	7 045,3	3
4	Buildings and structures .....	5 272,1	5 400,2	5 898,6	6 848,8	4
5	Dwellings .....	4 904,2	5 026,1	5 497,0	6 384,4	5
6	Other buildings and structures .....	367,9	374,1	401,6	464,3	6
7	Machinery and equipment .....	147,5	149,0	152,4	164,6	7
8	Cultivated assets .....	5,9	5,7	6,2	7,3	8
9	Intellectual property products .....	22,6	23,1	23,9	24,7	9
10	Land .....	3 632,8	4 046,2	4 793,2	5 352,8	10
11	including: Land underlying buildings and structures .....	3 254,7	3 642,5	4 348,4	4 872,8	11
12	Financial assets 2 .....	6 773,0	7 222,7	7 840,1	7 455,2	12
13	Currency and deposits .....	2 710,4	2 924,3	3 071,6	3 188,4	13
	Securities					
	(Short- and long-term debt securities, financial derivatives,					
14	shares, other equity and mutual funds shares) .....	1 645,5	1 789,4	2 160,3	1 994,3	14
	Insurance technical reserves,					
15	pension funds and other accounts receivable .....	2 417,1	2 509,0	2 608,3	2 272,6	15
16	<b>Liabilities</b> .....	<b>15 854,0</b>	<b>16 846,9</b>	<b>18 714,3</b>	<b>19 853,3</b>	16
17	Loan and other liabilities 2 .....	1 877,3	1 961,1	2 063,1	2 154,1	17
18	Net worth (= own funds) .....	13 976,7	14 885,8	16 651,2	17 699,2	18
<i>Additional table:</i>						
19	Net worth .....	13 976,7	14 885,8	16 651,2	17 699,2	19
20	Consumer durables of households 3 .....	1 088,3	1 106,0	1 146,8	1 238,8	20
	Net worth including					
21	consumer durables of households .....	15 065,0	15 991,8	17 798,0	18 938,0	21