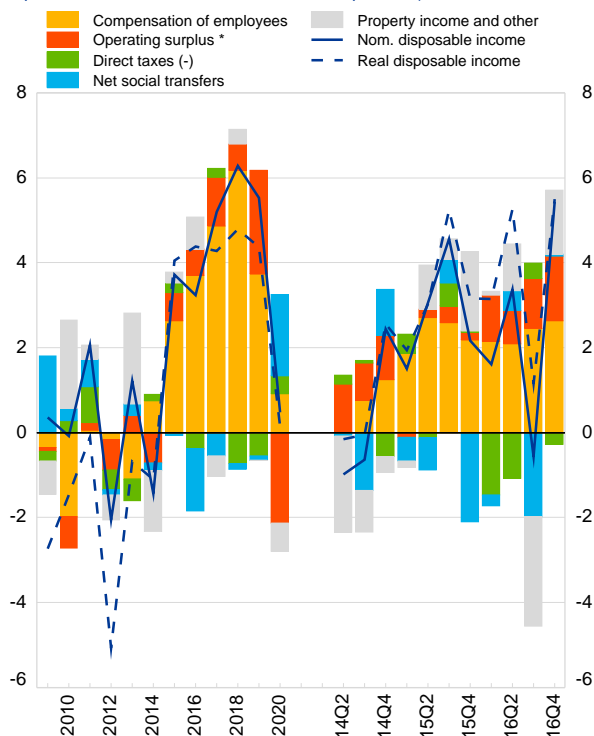


1. Household disposable income and components

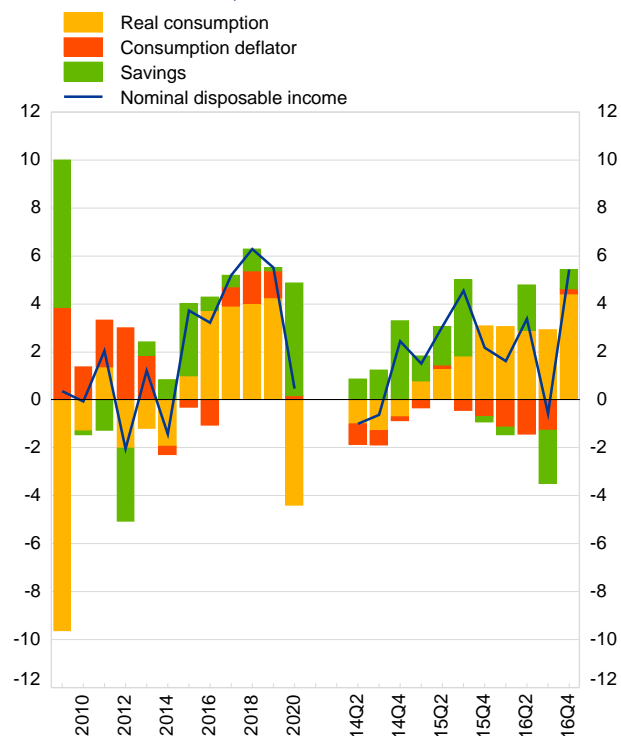
(annual percentage change of real and nominal per capita disposable income and contribution of components)



* Including mixed income.

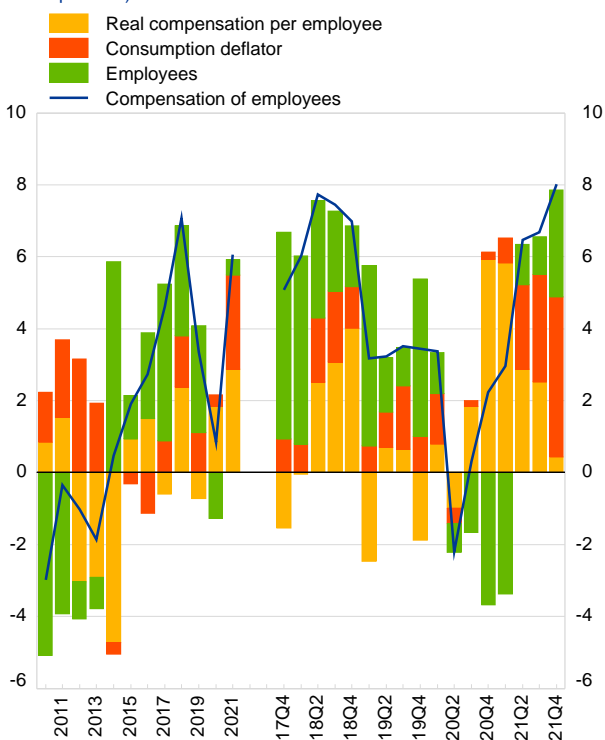
2. Household nominal disposable income and its uses

(annual percentage change of per capita nominal disposable income and breakdown into its uses)



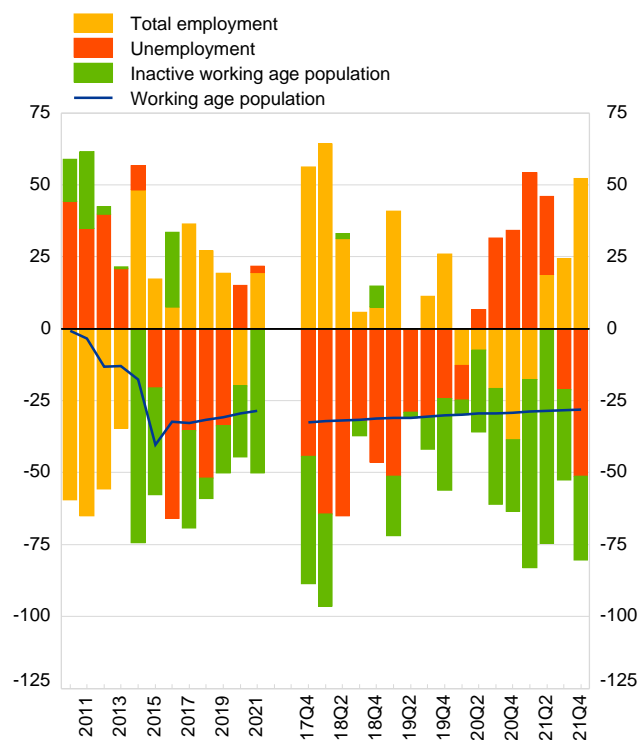
3. Compensation of employees and components

(annual percentage change of compensation of employees and its components)



4. Labour market participation, employment and unemployment*

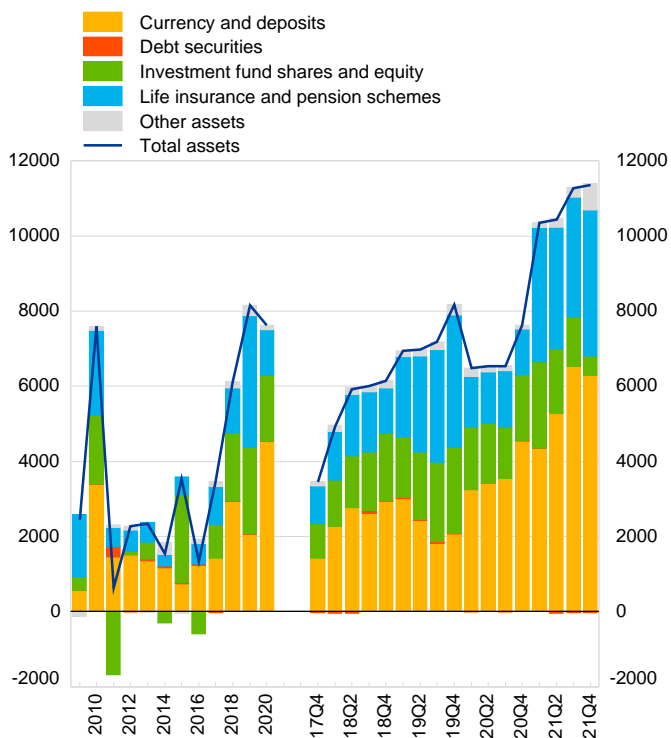
(thousands of people aged 15 to 64, year-to-year difference)



* The data are temporarily affected by a break due to the definitional changes associated with the changeover to the Integrated European Social Statistics Regulation. Break-adjusted backdata are expected.

6. Household investments in financial assets and contributions by components

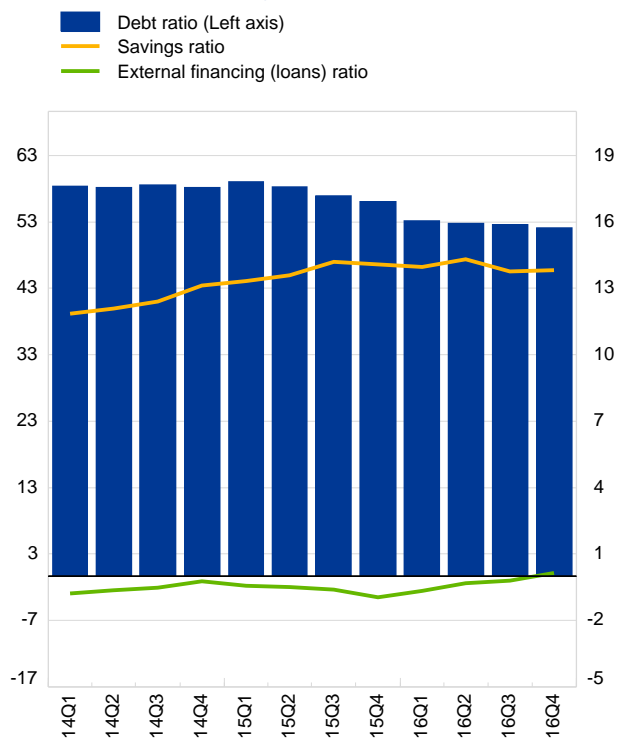
(national currency per capita, annual transactions and transactions over four quarters)



Note: charts 5 and 8 are not available for Croatia

7. Household saving, non-financial investment, external financing and debt

(transactions over four quarters as a percentage of disposable income, except for debt ratio: outstanding debt over disposable income)



*Non-financial investment ratio not available for Croatia.

	2017	2018	2019	2020	2021	2020 Q4	2021 Q1	2021 Q2	2021 Q3	2021 Q4
	<i>ECB reference exchange rate, average through period</i>									
Croatian kuna / Euro	7.46	7.42	7.42	7.54	7.53	7.56	7.57	7.53	7.50	7.52

9.A Household key indicators

	2017	2018	2019	2020	2021	2020 Q4	2021 Q1	2021 Q2	2021 Q3	2021 Q4
1.1 Disposable income per capita	<i>Annual percentage change</i>									
Nominal gross disposable income	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
Deflator of final consumption	0.9	1.4	1.1	0.3	2.6	0.2	0.7	2.3	3.0	4.4
Real gross disposable income	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
Real final consumption	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
1.2 Saving, investment and debt	<i>Percentage over disposable income</i>									
Savings ratio	10.8	11.2	11.0	15.3	. . .	. . .	. . .	. . .	. . .	. . .
Non-financial investment ratio	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
External financing (loans) ratio	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
Debt ratio	52.4	52.0	52.8	54.1	. . .	. . .	. . .	. . .	. . .	. . .
1.3 Employment	<i>Percentage over disposable income</i>									
Unemployment rate	11.1	8.4	6.7	7.6	7.6	8.3	8.9	8.3	7.2	6.2
Total employment, y-o-y%	2.3	1.7	1.5	-1.4	1.4	-2.3	-1.0	1.3	1.6	3.6

9.B Summary of accounts

	2017	2018	2019	2020	2021	2020 Q4	2021 Q1	2021 Q2	2021 Q3	2021 Q4
2.1 Decomposition of gross disposable income	<i>Contribution to annual percentage change</i>									
Compensation of employees (+)	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
Gross operating surplus (+)	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
Net social transfers (+)	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
Property income/other transf.(+)	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
Direct taxes (-)	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
Gross disposable income	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
2.2 Saving, investment and net borrowing flows	<i>National currency per capita, four quarter sum</i>									
Saving, gross ⁽¹⁾
Non-financial investment, gross	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
Net lending(+)/net borrowing(-)	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .	. . .
2.3 Financial investment	<i>National currency per capita, four quarter sum</i>									
Currency and deposits	1,419.6	2,946.4	2,062.7	4,541.9	6,297.0	4,541.9	4,351.8	5,277.1	6,540.8	6,297.0
Debt securities	-23.4	13.1	17.9	14.1	-31.9	14.1	5.3	-46.7	-24.4	-31.9
Investment funds and shares	915.6	1,794.2	2,299.3	1,751.8	512.1	1,751.8	2,292.1	1,716.9	1,312.4	512.1
Life insurance and pension schemes	1,011.8	1,206.9	3,513.1	1,212.9	3,881.7	1,212.9	3,582.7	3,234.4	3,182.2	3,881.7
Other assets	127.8	182.1	284.0	108.9	700.0	108.9	129.7	251.8	260.7	700.0
Total assets	3,451.3	6,142.7	8,176.9	7,629.7	11,358.8	7,629.7	10,361.7	10,433.6	11,271.7	11,358.8
2.4 Financial liabilities	<i>National currency per capita, four quarter sum</i>									
Short-term loans	208.7	104.8	112.2	-134.4	-61.0	-134.4	-91.3	-24.4	-103.3	-61.0
Long-term loans	985.8	1,771.8	2,217.0	843.9	1,730.7	843.9	945.5	1,499.7	1,805.8	1,730.7
Other liabilities	132.3	84.2	127.3	56.9	1.9	56.9	203.6	-241.1	2.8	1.9
Total liabilities	1,326.9	1,960.8	2,456.5	766.4	1,671.7	766.4	1,057.8	1,234.3	1,705.2	1,671.7

(1) Including net capital transfers.