



subject CMFB level 3 quality report for financial accounts  
27th of September 2018

Reporting institution: Statistics Netherlands

## A Institutional Environment

### A.1.1 Legal basis

The functioning of Statistics Netherlands is governed by the statistics law 'Wet op het Centraal Bureau van de Statistiek', last updated in 2004. Statistics Netherlands is an independent governing body responsible for compiling national and European Union statistics.

Statistics Netherlands is governed by two independent governing entities:

1. Director General
2. Central Commission for Statistics (CCS)

The Director General manages the activities of Statistics Netherlands. In this role the Director General determines the statistical methods used and methods of dissemination (statistics law article 18). The Director General is appointed for a period of 7 years. His or her term may be renewed once.

The Central Commission for Statistics (CCS) has responsibilities laid down in article 25 of the statistics law. Among its tasks the CCS is responsible for enhancing the accuracy and completeness of official statistics. The members of the CCS are appointed for a period no longer than 4 years.

With regard to European legislation reference is made to article 2 of Regulation (EC) No 223/2009.

The financial accounts are compiled in close cooperation with the Dutch Central Bank. The compilation of annual financial accounts is based on a direct legal obligation for Statistics Netherlands. The compilation of quarterly financial accounts is done by Statistics Netherlands fulfilling the legal obligations of the Dutch Central Bank.

The independence of DNB (Dutch Central Bank), in its capacity as a member of the ESCB, is provided for in article 130 of the EU Treaty and article 7 of the Statute of the ESCB and of the ECB, which stipulate that -

*When exercising the powers and carrying out the tasks and duties conferred upon them..., neither the ECB nor a national central bank nor any member of their decision making bodies*

*shall seek or take instructions from Community institutions or bodies, from any government of a Member State or from any other body. The Community institutions and bodies and governments of the Member States undertake to respect this principle and not to seek to influence the members of the decision making bodies of the ECB or of the national central banks in the performance of their tasks.*

#### A.1.2 Statistics work programme

At national level the work programme covering the area of financial accounts is set out and determined, in consultation with, the *Raad van Advies (RvA)*. The RvA is a high-level group composed of directors/senior management from the areas of statistics in Statistics Netherlands and the Dutch Central Bank as well as representatives from data suppliers and users. Details of this work programme, explicitly outlining its content, are not currently available on the website of Statistics Netherlands.

Financial accounts work programmes are principally guided, at European level, by the work programmes of:

(i) Eurostat - ESTAT Annual Work Programme 2017, under Detailed Objective [04.1]

Macroeconomic accounts, Activity Code [438] which outlines the objective – “Quarterly and annual National Accounts: Compliance monitoring and quality: Annual assessment of Member States' compliance with the transmission legal requirements, accompanied by regular checks of transmitted data and irregular country visits.”

<http://ec.europa.eu/eurostat/web/ess/-/annual-work-programme-2018> (ii) ECB – From a

quarterly perspective the work programme for quarterly financial accounts is determined by the Working Group on Euro Area Accounts (WG FA) operating under a mandate from the ECB Statistics Committee (STC). This programme is reviewed and updated annually.

For the ESCB Statistics work programme see

<https://www.ecb.europa.eu/stats/pdf/2017escbstatisticsworkprogramme.en.pdf>

#### A.2.1 Allocation of responsibilities

Both the annual and quarterly financial accounts are compiled by Statistics Netherlands in close cooperation with the Dutch Central Bank. As such the financial accounts can be seen as a combined product of both institutions.

#### A.2.2 Legal basis

According to the Statistics law (article 4) Statistics Netherlands is mandated to ensure the compilation of all statistics mandated by the European Union. The annual financial accounts have to be compiled and transmitted to Eurostat by the Member States according to the Regulation 549/2013 of the European Parliament and of the Council.

The Dutch Central Bank is allocated the task by the Council Regulation 2533/98 to collect statistical information necessary to fulfil the tasks of the ESCB, such as the requirement to have comprehensive and reliable quarterly financial accounts, as stated in the Guideline ECB/2013/24.

Statistics Netherlands is fulfilling the ESCB-obligation to compile quarterly financial accounts. Relationships with the Dutch Central Bank, including with regard to quarterly financial accounts, are governed by an agreement ‘Samenwerkingsovereenkomst CBS-DNB inzake sectorrekeningen’ from 2006. Each year a document ‘nadere samenwerkingsafspraken CBS-DNB’ is updated in which a detailed description is given of all aspects of the data deliveries and responsibilities from one institution to the other including the appropriate deadlines and data requirements.

### A.3.1 Advance Release Calendar

A release calendar is available on the website of Statistics Netherlands covering the publications of a full year. <https://www.cbs.nl/en-gb/publication-calendar> Quarterly financial accounts are published on the same day as the transmission of preliminary data to the ECB (T+85). Annual data are published alongside the publication of quarterly data on Q1 in June.

### A.3.2 Revision policy

Financial accounts data are revised (routine revisions) using the following schedule:

- March: alongside the publication of the data for Q4 of the previous year, the data for Q1-Q3 of the previous year are revised;
- June: alongside the publication of the data for Q1 of the current year, the data for the annual financial accounts of the previous two years including the quarterly data of these two years are revised in full. For the rest of the time series annual and quarterly data are revised if significant new information or insights have become available.
- September: alongside the publication of the data for Q2, data for Q1 is revised
- December: alongside the publication of the data for Q3, data for Q2 is revised

Major revisions are either done as part of a European wide revision or when new data sources require a major change.

In the Netherlands June is the most important month of publication in which most data are revised due to national considerations. This is not in line with the advised CMFB policy which proposes September as the main period for revisions. Statistics Netherlands does aim to comply with the advised CMFB policy to have a major revision on years ending with a 0 or a 5

## **B. Statistical processes**

### B.1.1 General remarks

The financial accounts are compiled in accordance with the methodology of the European System of Accounts (ESA 2010). A revised version of national documentation, consistent with ESA 2010, detailing sources and methods is not available at present.

### B.1.2 Residency and territory

In the compilation of the financial accounts residency and territory are compliant with the definitions in ESA 2010.

### B.1.3 Institutional unit definition

In the compilation of the financial accounts the definition of institutional unit is compliant with the definitions in ESA 2010.

### B.1.4 Sectorisation and sector delimitation

In the compilation of the financial accounts the sector definition and delimitation are generally compliant with the definitions in ESA 2010. However, work is still ongoing to identify and possibly reclassify entities that are captive financial institutions from the non-financial sector to the financial sector in line with the recommendations of the ECB/Eurostat/OECD-taskforce on head offices, holding companies and special purpose entities.

### B.1.5 Instrument identification

In the compilation of the financial accounts the definitions of the financial instruments are generally compliant with the definitions in ESA 2010. Equity, that has identifiable owners and therefore needs to be recorded as AF.5 instead of net worth, and that is not quoted is classified as unquoted unless specifically assigned as 'other equity'.

Data sources on investment funds and pension funds proved to have included some collateral related to derivatives as 'other accounts payable/receivable' instead of loans.

#### B.1.6 Valuation, including derivation of transactions and other flows

Market prices are the basis for the valuation of transactions and positions of short term and long term securities, quoted shares and investment funds shares. Nominal valuation as defined by ESA 2010 is used for positions in currency and deposits, loans and other accounts receivable/payable.

Unquoted shares as well as other equity are valued based on their own funds at book value. The exception is the government sector for which some equity holdings are transformed to market prices using prices of quoted shares.

Of the most important data sources used only MFI-data does not have explicit recording of financial transactions. The data source for MFI's does include various items for revaluations and other changes in volume that combined with balance sheet data allow the derivation of transactions.

The data sources for investment funds, insurers, pension funds and the balance of payments/IIP record transactions, revaluations. For some items on a quarterly basis only the financial transaction is available such as for foreign direct investment in unquoted shares.

For most government data a split is available for transactions and other flows. Based on meta data revaluations can be split from other changes in volume.

The data sources for non-financial corporations and special purpose vehicles as well as data from business accounts which is used for some non-financial corporations as well as some OFI's, have limited information on type of flows. As a starting point the difference between an opening balance sheet and closing balance sheet is treated as a financial transaction unless specific information is available.

#### B.1.7 Time of recording (accrual accounting)

Interests accrued are recorded with the financial asset or liability on which they accrue.

#### B.1.8 Coverage gaps

For the time being the outstanding amounts and transactions of negotiable portfolio instruments (debt securities, quoted shares and mutual fund shares) by households held in custody with banks abroad are not recorded. After analysis it is intended to include in the short term data from the third party holdings statistics (a part of the security-by-security statistics) from the ECB in the financial accounts to fill this coverage gap. At this time the gap does not appear to be large however. Relationships between households are only recorded to a limited extent due to the lack of data sources. Relationships between households and non-financial corporations with regard to loans are also only covered partially for the same reason. Gaps in coverage may also be present in the OFI-sector, especially with regard to intra OFI transactions and positions, both for annual and quarterly data.

#### B.1.9 Non-consolidation/consolidation at sectoral level - As required under the ESA 2010 Transmission programme (tables 6 and 7)

Both transactions and positions are compiled on a consolidated and non-consolidated basis in both annual and quarterly accounts for all instruments.

With regard to non-financial corporations the primary statistical source used has a focus on compiling consolidated data. The annual non-consolidated data for non-financial corporations is therefore of lesser quality compared to consolidated data. Availability of quarterly data on transactions and positions between non-financial corporations is very limited also favouring consolidated data.

Due to data gaps consolidated data for the OFI-sector and household sector is of higher quality than the non-consolidated data.

Consolidated and non-consolidated data are available in accordance with the requirements of the ESA 2010 Transmission programme from 1995 onwards (tables 610, 620, 710, 720).

In the time series some breaks in series are present related to the deconsolidation of entities in some sectors that may include reclassifications to another sector. These breaks are specified in C.4.2.

#### B.1.10 Specific issues for instruments covered by MIP indicators

There are no specific issues with regard to the requested data for the MIP indicators. The auxiliary non-consolidated indicators are of lesser quality than the consolidated main indicators, due to the more limited information on intra-sector loans for households, non-financial corporations and OFI's. This is especially the case for quarterly data..

Consolidated and non-consolidated data concerning private credit and financial sector liabilities can in future be impacted by the ongoing work to identify and possibly reclassify entities between the non-financial corporations sector and the captive financial institutions sector. Such work may also uncover OFI's that were not previously covered.

#### B.1.11 Other major deviations not listed above

None.

B.2.1 Data sources map

		assets									liabilities										
		S11	S12K	S124	S120	S128	S129	S13	S14+S15	S2	S11	S12K	S124	S120	S128	S129	S13	S14+S15	S2		
		NFCs	MFI	IFs	OFIs	IC	PF	Gov	HHs+NPISH	RoW	NFCs	MFI	IFs	OFIs	IC	PF	Gov	HHs+NPISH	RoW		
F11	monetary gold		CB																	CB	
F12	SDR's		CB																		CB
F21	Currency	NFC, ENA	MFI, CB	IF	FVC, OFI	IC	PF	QFAGG	ENA	BoP*		CB									MFI, BoP
F22	Deposits. Transferable	MFI, BoP	MFI, CB	IF	MFI, BoP	IC	PF	QFAGG	MFI, BoP	MFI		MFI, CB					QFAGG				MFI, BoP
F29	Deposits, other	MFI, BoP	MFI, CB	IF	MFI, BoP	IC	PF	QFAGG	MFI, BoP	MFI		MFI, CB					QFAGG				MFI, BoP
F3	Debt securities	NFC, BoP	MFI, CB	IF	BoP, ENA	IC	PF	QFAGG	SHS, BoP	BoP*	BoP, NFC	MFI, CB	IF	FVC, OFI, BoP	IC	PF	QFAGG				BoP
F4	Loans	NFC, BoP, ENA	MFI, CB	IF	MFI, FVC, BoP	IC	PF	QFAGG	ENA	BoP, NFC	NFC, MFI, BoP, ENA	MFI, CB	IF	FVC, OFI, BoP##	IC	PF	QFAGG	MFI, FVC, QFAGG, FD			BoP, NFC
F511	Listed shares	BoP, ENA	MFI, CB	IF	BoP, ENA	IC	PF	QFAGG	SHS, BoP	BoP*	LSDB, SEC	LSDB, SEC	IF	LSDB, SEC, BoP	LSDB, SEC						BoP
F512	Unlisted shares	NFC, BoP##	MFI, CB	IF	IC, OFI, BoP	IC	PF	QFAGG	ENA*##	BoP, NFC##	NFC##	Sup	IF	FVC, OFI, BoP##	IC						BoP, NFC##
F519	Other equity	BoP	MFI, CB	IF	BoP	IC	PF	QFAGG	BoP, ENA	BoP	BoP										BoP
F52	Investment fund shares/units	IF	IF	IF	IF, BoP	IF	IF	QFAGG	IF	IF		IC, PF, BoP	IF								BoP
F61	Non-life insurance techn. Res.	IC	MFI, CB	IF	IC	IC	PF	QFAGG	IC	IC					IC	PF					IC
F62	Life insurance and annuities								IC	IC					IC						IC
F63-65	Pension entitlements	PF	PF		PF	PF	PF								PF	PF					
F66	standardised guarantees								ENA						ENA						
F7	Financial derivatives	NFC, BoP	MFI, BoP, CB##	IF##	MFI, OFI, PF, BoP	IC	PF##	QFAGG	IF, IC, BoP	BoP	NFC	MFI, BoP, CB##	IF##	MFI, OFI, PF, BoP	IC	PF##	QFAGG	IF, IC, BoP			BoP
F81	Trade credits and advances	NFC	CB, ENA	ENA	ENA	ENA	ENA	QFAGG	ENA	ENA	NFC	ENA	ENA	ENA	ENA	ENA	QFAGG	ENA			BoP
F89	Other accounts excl F81	NFC, BoP##	MFI, CB	IF	FVC, OFI, BoP	IC	PF	QFAGG	IC, QFAGG##	BoP##	NFC, BoP##	MFI, CB	IF	FVC, OFI, BoP	IC##	PF##	QFAGG	IC, QFAGG##			BoP##
<b>Key for data sources and calculation/estimations:</b>				*	"Residual sector for respective instrument - i.e. the sector (assets or liabilities) where source is available, but most likely adapted to achieve horizontal consistency.																
NFC	NFC survey			##	Transactions partially adjusted to improve ("vertical") consistency with non-financial accounts B9.																
MFI	MFI balance sheet statistics																				
IF	Investment fund statistics																				
FVC	Financial vehicle corporations statistics																				
OFI	Other financial institution statistics																				
IC	Insurance corporations statistics																				
PF	Pension fund statistics																				
QFAGG	Quarterly financial accounts for general government																				
BoP	Balance of payments and international investment position.																				
SEC	Securities issues statistics																				
SHS	Securities holdings statistics																				
LSDB	Listed shares database																				
ENA	estimate national accounts																				
CB	Central Bank data																				
Sup	Supervisory data																				
FD	fiscal data on mortgages																				

### B.2.2 Description of procedures and methods

All main sectors, except households, are in principle covered by direct data sources or direct estimates which are subsequently balanced. To estimate the household sector mainly counterpart information is used. For quoted shares additional information is used for the liabilities side of the various Dutch sectors.

Although for non-financial corporations a data source is available in practice counterpart information, principally from MFI and BoP, plays a significant role in determining the final results.

Counterpart information also plays a role for the OFI-sector. However, for this sector the counterpart data source BoP in the source map is strongly influenced by a SPE-statistic that is published by the Central Bank only through BoP but is essentially a sector statistic. This SPE-statistic is dominant regarding the overall published results for OFI's but is not as such part of OFI-statistics as mentioned in the source map. In the source map OFI statistics refers to a collection of statistics on bank related entities, insurer related entities, pension fund related entities as well as other OFI's.

The SPE-statistic, IF, IC, PF, BoP are compiled from the same statistics framework at the Dutch Central Bank which also includes the results of the SHS. If IF, IC, PF is mentioned in a S2-column the data is consistent with BoP as BoP is based on data from these domestic sectors. If IF, IC, PF and BoP are used in rows for F.3 and F.511 the data will generally be consistent with SHS. It should be noted that whenever the term BoP is used this refers to an unpublished dataset generated by the Dutch Central Bank that is used as input in the balancing process of the financial accounts. The balancing process, involving both Statistics Netherlands and the Dutch Central Bank has as output both the financial accounts as well as the published balance of payments.

Quarterly information going into the balancing phase is largely similar to annual information although coverage and quality is less for quarterly data. The quarterly survey for non-financial corporation covers approximately the top 300 corporations in terms of balance sheet total (65% of regular consolidated NFC's), whereas the annual survey, available one year after the end of the reporting period, covers 97% of the balance sheet of regular consolidated NFC's, partly achieved by use of fiscal data (18% of the balance sheet total). The remaining parts are grossed up. The quarterly and annual surveys cover all instruments. Data of more irregular parts of NFC's such as hospitals and social housing corporations are only available through annual data sources. Also data on head offices to be deconsolidated from corporate groups is based on annual reports.

For banks, institutional investors, Special purpose vehicles and government coverage of annual and quarterly data is very similar with coverage ratio's between 90%-100%. For Special Purpose Entities an annual benchmark is done that aims at full coverage. For quarterly data coverage is less. For some other parts of the OFI-sector, notably head offices of insurers, the NPISH-sector as well as some smaller parts of the government sector only data through annual reports is available.

### B.2.3 Estimation of missing data

In cases where primary statistics have incomplete coverage meaning that primary statistics or specifications either do not exist or grossing up is incomplete, in principle estimates for transactions, price changes and other changes in volumes are assumed to equal zero. In such cases confrontation with data from counterparts during the balancing phase often provide estimates in the final outcome. To some extent MFI-data is used to estimate some OFI-data on a quarterly basis. Initial quarterly estimates for intercompany transactions of non-financial

corporations are based on the available consolidated gross figures for the financial instruments involved.

#### B.2.4 Balancing procedures (horizontal and vertical)

From data sources the flows and positions for each sector and each financial instrument are allocated to assets and liabilities and, to the extent possible, to counterpart sectors. As a first part of the balancing phase, in case two estimates are available for the same cell in a matrix (sector and counterpart sector), the stronger data source will overrule the weaker one. In case only one data source has information on a certain cell, that data source is used. After this process for each instrument, for both flows and positions, a matrix results with inconsistencies both in terms of assets vs liabilities and sector totals versus the sum of the counterparts. Using a predefined set of rules many (but not all) of the discrepancies are allocated to cells in the matrix, in some cases using distribution keys, and when appropriate to sector totals.

In the second stage of balancing, the largest remaining horizontal and vertical discrepancies are identified, investigated and resolved manually. The largest problems tend to arise when confronting the BoP with data from the annual and quarterly NFC survey. The largest differences on micro-level for loans and equity are investigated leading to a common dataset for the financial accounts and the published balance of payments on the relationship between non-financial corporations and the rest-of-the-world.

The final stage of the balancing process is done by means of a calculation module based on Denton. Through a set of balancing rules compliance is ensured with several accounting identities and conventions. A key requirement is that the sum of all holdings by residents and non-residents of financial assets of a given class should be equal to the sum of all liabilities of that class (also by residents and non-residents). In this operation, priority is given to retaining, as far as possible, consistency with the data sources that have the highest quality.

The sector that is most likely to be adjusted depends on the instrument and the availability of information. In many cases non-financial corporations and households are significantly influenced by counterpart information but also the rest-of-the-world has a significant share of balancing adjustments. In cases of marketable securities the assets of the rest-of-the-world tend to be adjusted most. Unquoted shares and other accounts receivable and to some extent derivatives are most likely used to improve consistency with the non-financial accounts.

#### B.2.5 Methods to align quarterly and annual data

After an annual estimate has been compiled, the quarters of the revised year have to be revised as well. After using the available quarterly data the largest differences between the annual data and the sum of the four quarters are investigated and assigned to the appropriate quarters. Any remaining difference for transactions and price changes for which no quarterly data is available are in principle equally spread over the quarters. This process is done by a calculation module ensuring consistency with several accounting identities and conventions.

### **C Statistical output**

#### C.1 Relevance

At (i) international level they are part of the 'Special Data Dissemination Standard' and the 'Special Data Dissemination Standard Plus' of the IMF and are required for IMF 'Article IV consultations' of the EU Member States.

In (ii) the EU, they are part of the 'scoreboard' of the macroeconomic imbalances procedure (MIP), and support the assessment of vulnerabilities and interconnectedness for financial stability purposes by the European Systemic Risk Board (ESRB, see its 'risk dashboard'). For the euro area, financial accounts statistics support the Eurosystem in its tasks to define and implement the single monetary policy.

At national level the financial accounts of the institutional sectors are published and disseminated in an integrated presentation together with the non-financial sector accounts. Its main findings are made accessible to Dutch citizens through news feeds and press releases. The data are also used among others by the Netherlands Bureau for Economic Policy Analysis (CPB) and the Dutch Central Bank for economic and policy analysis.

#### C.2.1 Accuracy and reliability

Statistics Netherlands has identified a number of key indicators, such as the MIP-indicators for which extra attention is reserved to check on the data that have been used and whether the results are plausible. In the compilation procedure various checks have been added to ensure consistency and reliability.

Both Eurostat and the ECB have checks in place to validate the annual and quarterly data that have been transmitted. The transmissions are accompanied by metadata on major events and major revisions explaining major changes and revisions.

No standardised quantitative analysis is available to check the accuracy and reliability. However, the largest revisions tend to occur for the OFI-sector and the RoW-sector due to the presence of a large number of SPE's related to the operations of multinational corporations.

#### C.2.2 Internal consistency

The national financial accounts are compiled within a consistent framework. All financial instruments are recorded on a whom-to-whom basis. Thus, by construction there are no discrepancies between assets and liabilities. The consistency between outstanding amounts, transactions, revaluations and other changes in volume are ensured. The ECB draws up an internal annual quality report for the Euro Area financial accounts which contains a section with short country comments.

#### C.3.1 National requirements

The quarterly financial accounts are published at the latest at T+85 days. The annual financial accounts and the update of the accompanying quarterly data are published alongside the quarterly data for Q1 (June).

#### C.3.2 International requirements

In the EU, the ESA 2010 transmission program requires reporting of annual data at t+9 months. The quarterly data requirements of the ECB are t+85 days (supplementary data for the compilation of the euro area aggregates only) and t+97 days (national data, for publication by the ECB from t+107).

For the IMF, quarterly financial accounts are required at t+4 months in SDDS plus.

#### C.4.1 External consistency

The financial and non-financial accounts are compiled simultaneously. During the balancing phase statistical discrepancies are investigated and eliminated for the financial sectors for both annual and quarterly estimates. For the government sector the statistical discrepancies as

found in the source data are kept unchanged unless clear mistakes could be detected during the compilation of the data. For non-financial corporations, households and the rest of the world Statistics Netherlands aims to reduce statistical discrepancies to a level at which a consistent economic message is obtained from both a financial and non-financial accounts perspective, however without eliminating the discrepancies completely. The adjustments to the data of these sectors as well as the adjustments to the financial sectors have a subjective element. In recent years there tends to emerge a systematic bias for non-financial corporations for which B9>B9f.

Data for MFI's, IF's, IC's, and PF's are generally implemented unchanged with regard to financial transactions, price changes and 'real' other changes in volume. In cases where breaks in series occur, these are generally not implemented directly but only after further investigation with the aim to eliminate the breaks. Balance sheet positions may therefore diverge from primary statistics. Vintage differences and differences in revisions policy are other reasons for differences with these primary statistics.

Data for the government sector is implemented in its entirety.

With regard to BoP/IIP the Dutch Central Bank compiles an unpublished dataset that is input to the balancing process of the financial accounts. The balancing process, involving both Statistics Netherlands and the Dutch Central Bank, has as output both the financial accounts as well as the published balance of payments which are mutually consistent.

#### C.4.2 "Time" and back data consistency

Statistics Netherlands aims to maintain a consistent time series but major changes in available data sources may nevertheless be presented as Other changes in volume, effectively generating a break in series.

The main breaks in series are the following:

1998: deconsolidation of non-bank entities from the banking sector into the OFI-sector;

2005: implementation of the new balance of payments and new collection system for data on insurers and pension funds;

2008: deconsolidation of investment fund entities from the insurers and pension funds;

2009: deconsolidation of head offices of non-financial corporations as well as the reclassification of holding companies to the financial sector;

#### C.4.3 Consistency across frequencies

Annual and quarterly data are compiled using the same production system and data base.

Maintaining consistency is a key principle during the compilation of annual and quarterly accounts. Any breaks in the annual data are assigned to the most appropriate quarter.

#### C.5.1 Data

The financial accounts data are available on the website of Statistics Netherlands. The publication is supplemented by short texts for the broad public usually referring to households, non-financial corporations and the government. Some of these are also available in English.

<https://opendata.cbs.nl/statline/#/CBS/en/dataset/84099ENG/table?ts=1531489377191>

<https://opendata.cbs.nl/statline/#/CBS/en/dataset/84100ENG/table?ts=1531489399424>

Financial balance sheet data as part of the SDDS+ program are available on the site of the Dutch Central Bank.

<https://statistiek.dnb.nl/en/downloads/index.aspx#/details/financial-stability-indicators-for-sdds/dataset/a88f8c62-a010-4154-9737-a320149df8e7/resource/c354164d-c0fb-490b-9778-2ce72fa222ea>

The national financial accounts data are also available through the website of different international institutions.

ECB: <http://sdw.ecb.europa.eu/reports.do?node=1000002779>

Eurostat: <http://ec.europa.eu/eurostat/data/database>

OECD: [http://stats.oecd.org/Index.aspx?DataSetCode=FIN\\_IND\\_FBS#](http://stats.oecd.org/Index.aspx?DataSetCode=FIN_IND_FBS#)

#### C.5.2 Metadata

No additional metadata is available at this time.

#### C.5.3 Contact

Quarterly financial accounts: M.N. Koymans-Verheul ( [mn.koymans-verheul@cbs.nl](mailto:mn.koymans-verheul@cbs.nl))

Annual financial accounts. D. van den Bergen ( [d.vandenbergen@cbs.nl](mailto:d.vandenbergen@cbs.nl))