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**Broader use of SNA framework and monetary statistics for household financial balance sheet analysis**

Household financial wealth is one of the key indicators of household wellbeing. Analysis of financial balance sheet items of households can give the most comprehensive picture of financial wealth composition and savings in terms of stocks and flows. These data combining with statistics of the System of National Accounts (SNA) and monetary statistics have significant potential possibilities to improve user understanding of major determinants of wealth accumulation. This integrated approach allows to give not only an overview of how households allocate income to consumption, saving and investment, but also provide researchers with important information regarding the various type of financial instruments used by households for their financial investments and borrowings.

The main purpose of this article was to show how macroeconomic financial statistics could be used for measurement of broader range of household wellbeing indicators. We use the financial accounts and financial sectoral balance sheets data for the Russian Federation as the main source of information of measurement of household sector financial wealth. We analyzed the dynamics and composition of household financial assets and debt indicators, financial position of household sector in terms of financial accounts. We compared household financial investment composition with the similar EM countries indicators. Taking into accounts the importance of household debt composition, we investigate internal and external debt indicators and the role of non-bank financial intermediates in Russia in the process of household debt accumulation. Then, the main focus was made on monetary statistics data, which can serve as additional sources of information by providing extended knowledge regarding dynamics of household debt. Simultaneously, SNA sectoral financial balance sheets characterize household portfolio allocation and type of savings. We touch upon partly a question of households accounts composition in Russia based on NA statistics for describing some household economic behavior indicators. We suppose that compilation of harmonized data make it possible to build complex analysis of household income and expenditures as well as their financial transaction.