

CUENTAS FINANCIERAS - SEC 2010
Resumen por instrumentos y sectores de contrapartida de las cuentas no consolidadas
2.39.a Hogares e instituciones sin fines de lucro al servicio de los hogares. Balance financiero

millones de euros

	Código	2016	2017	2018	2019	2020	2021	2022	2023
I. ACTIVOS FINANCIEROS	AF	2.325.812	2.337.025	2.321.522	2.450.927	2.588.775	2.674.554	2.673.119	2.832.193
<i>Sociedades no financieras</i>	<i>S.11</i>	661.852	628.911	615.679	651.712	700.180	673.893	716.188	767.623
<i>Instituciones financieras</i>	<i>S.12</i>	1.522.393	1.554.150	1.538.846	1.610.726	1.678.517	1.758.336	1.730.934	1.789.789
<i>Instituciones financieras monetarias</i>	<i>S.121/3</i>	945.391	940.952	951.872	979.971	1.044.777	1.089.662	1.133.833	1.133.463
<i>Instituciones financieras no monetarias</i>	<i>S.124/9</i>	577.002	613.198	586.974	630.755	633.740	668.674	597.100	656.327
<i>Administraciones públicas</i>	<i>S.13</i>	21.603	23.100	29.928	29.989	32.264	34.648	38.054	64.345
<i>Hogares e instituciones sin fines de lucro</i>	<i>S.14/5</i>	-	-	-	-	-	-	-	-
<i>Resto del mundo</i>	<i>S.2</i>	119.964	130.863	137.069	158.500	177.814	207.677	187.949	209.361
Efectivo y depósitos, en	AF.2	860.525	855.198	879.143	917.155	995.585	1.035.277	1.074.662	1.061.876
<i>Instituciones financieras</i>	<i>S.12</i>	842.657	840.007	863.948	901.456	979.091	1.018.554	1.057.616	1.044.717
<i>Instituciones financieras monetarias</i>	<i>S.121/3</i>	842.657	840.007	863.948	901.456	979.091	1.018.554	1.057.616	1.044.717
<i>Instituciones financieras no monetarias</i>	<i>S.124/9</i>	-	-	-	-	-	-	-	-
<i>Administraciones públicas</i>	<i>S.13</i>	-	-	-	-	-	-	-	-
<i>Resto del mundo</i>	<i>S.2</i>	17.868	15.191	15.195	15.699	16.494	16.723	17.046	17.159
Valores representativos de deuda, emitidos por	AF.3	25.346	17.666	15.092	13.019	14.206	12.712	13.734	38.053
<i>Sociedades no financieras</i>	<i>S.11</i>	1.633	1.481	1.577	1.495	1.171	1.135	1.001	993
<i>Instituciones financieras</i>	<i>S.12</i>	14.399	9.116	5.223	3.107	3.910	3.602	858	1.434
<i>Instituciones financieras monetarias</i>	<i>S.121/3</i>	13.214	9.008	5.095	2.950	3.795	3.509	742	1.315
<i>Instituciones financieras no monetarias</i>	<i>S.124/9</i>	1.185	109	128	157	114	93	116	119
<i>Administraciones públicas</i>	<i>S.13</i>	2.771	1.188	2.035	1.580	1.454	1.098	3.225	26.352
<i>Resto del mundo</i>	<i>S.2</i>	6.543	5.881	6.257	6.838	7.671	6.877	8.650	9.273
Préstamos, a	AF.4	-	-	-	-	-	-	-	-
<i>Instituciones financieras</i>	<i>S.12</i>	-	-	-	-	-	-	-	-
<i>Instituciones financieras monetarias</i>	<i>S.121/3</i>	-	-	-	-	-	-	-	-
<i>Administraciones públicas</i>	<i>S.13</i>	-	-	-	-	-	-	-	-
Participaciones en ctal. y fondos de inv., emitidas por	AF.5	1.040.454	1.046.406	1.001.946	1.070.514	1.118.398	1.166.786	1.171.023	1.290.404
<i>Sociedades no financieras</i>	<i>S.11</i>	644.712	612.189	598.754	634.656	684.452	657.997	698.805	749.339
<i>Instituciones financieras</i>	<i>S.12</i>	308.132	333.946	297.656	310.482	292.028	337.377	322.048	369.126
<i>Instituciones financieras monetarias</i>	<i>S.121/3</i>	70.040	67.987	56.793	49.375	35.077	43.685	49.292	61.980
<i>Instituciones financieras no monetarias</i>	<i>S.124/9</i>	238.092	265.960	240.863	261.107	256.950	293.692	272.755	307.147
<i>Hogares e instituciones sin fines de lucro</i>	<i>S.14/5</i>	-	-	-	-	-	-	-	-
<i>Resto del mundo</i>	<i>S.2</i>	87.609	100.271	105.536	125.377	141.919	171.411	150.170	171.939
Seguros, pensiones y garantías estandarizadas, en	AF.6	349.058	360.284	358.163	383.958	388.088	388.459	335.132	358.989
<i>Sociedades no financieras</i>	<i>S.11</i>	1.648	1.673	1.713	1.740	1.825	1.845	1.848	1.850
<i>Instituciones financieras</i>	<i>S.12</i>	339.690	349.281	346.791	371.488	374.943	374.367	321.803	345.607
<i>Instituciones financieras monetarias</i>	<i>S.121/3</i>	8.892	8.442	7.049	7.952	5.834	6.124	4.331	3.315
<i>Instituciones financieras no monetarias</i>	<i>S.124/9</i>	330.798	340.840	339.742	363.537	369.109	368.243	317.472	342.293
<i>Administraciones públicas</i>	<i>S.13</i>	-	-	-	614	451	555	414	542
<i>Resto del mundo</i>	<i>S.2</i>	7.720	9.330	9.659	10.116	10.870	11.692	11.066	10.990
Otros activos	AF.7/8	50.429	57.470	67.178	66.281	72.498	71.319	78.568	82.872
<i>Sociedades no financieras</i>	<i>S.11</i>	13.859	13.569	13.636	13.822	12.733	12.915	14.533	15.442
<i>Instituciones financieras</i>	<i>S.12</i>	17.514	21.799	25.228	24.193	28.547	24.436	28.609	28.904
<i>Instituciones financieras monetarias</i>	<i>S.121/3</i>	10.588	15.510	18.988	18.238	20.980	17.791	21.852	22.136
<i>Instituciones financieras no monetarias</i>	<i>S.124/9</i>	6.926	6.290	6.240	5.954	7.567	6.646	6.757	6.768
<i>Administraciones públicas</i>	<i>S.13</i>	18.832	21.912	27.893	27.795	30.358	32.995	34.415	37.452
<i>Hogares e instituciones sin fines de lucro</i>	<i>S.14/5</i>	-	-	-	-	-	-	-	-
<i>Resto del mundo</i>	<i>S.2</i>	223	190	421	471	860	973	1.017	936

FINANCIAL ACCOUNTS - ESA 2010

Summary by instrument and counterpart sector of the unconsolidated accounts

EUR millions

2.39.a Households and non-profit institutions serving households. Financial balance sheet

2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	2023-III	2023-IV	Code	
2.649.613	2.653.086	2.603.520	2.673.119	2.704.316	2.772.967	2.752.068	2.832.193	AF	I. OUTSTANDING FINANCIAL ASSETS
670.914	686.034	676.593	716.188	727.080	743.972	748.953	767.623	S.11	Non-financial corporations
1.748.138	1.730.242	1.708.081	1.730.934	1.736.032	1.755.854	1.743.561	1.789.789	S.12	Financial institutions
1.106.304	1.123.638	1.117.059	1.133.833	1.114.475	1.123.522	1.116.141	1.133.463	S.121/3	Monetary financial institutions
641.834	606.605	591.021	597.100	621.557	632.332	627.420	656.327	S.124/9	Non-monetary financial institutions
31.974	47.538	32.608	38.054	44.998	71.108	57.946	64.345	S.13	General government
-	-	-	-	-	-	-	-	S.14/5	Households and non-profit institutions
198.587	189.272	186.238	187.949	196.204	202.030	201.607	209.361	S.2	Rest of the world
1.049.847	1.071.380	1.066.018	1.074.662	1.050.798	1.057.789	1.047.148	1.061.876	AF.2	Currency and deposits, claims on
1.032.970	1.054.014	1.048.305	1.057.616	1.034.515	1.041.496	1.030.542	1.044.717	S.12	Financial institutions
1.032.970	1.054.014	1.048.305	1.057.616	1.034.515	1.041.496	1.030.542	1.044.717	S.121/3	Monetary financial institutions
-	-	-	-	-	-	-	-	S.124/9	Non-monetary financial institutions
-	-	-	-	-	-	-	-	S.13	General government
16.877	17.365	17.714	17.046	16.283	16.293	16.606	17.159	S.2	Rest of the world
9.817	9.933	9.991	13.734	23.981	30.671	35.381	38.053	AF.3	Debt securities, issued by
1.094	971	973	1.001	998	984	1.013	993	S.11	Non-financial corporations
726	696	407	858	1.320	2.005	1.832	1.434	S.12	Financial institutions
636	604	298	742	1.214	1.883	1.711	1.315	S.121/3	Monetary financial institutions
90	92	109	116	105	123	121	119	S.124/9	Non-monetary financial institutions
1.097	1.062	1.147	3.225	12.339	18.258	23.056	26.352	S.13	General government
6.900	7.205	7.463	8.650	9.324	9.423	9.479	9.273	S.2	Rest of the world
-	-	-	-	-	-	-	-	AF.4	Loans, to
-	-	-	-	-	-	-	-	S.12	Financial institutions
-	-	-	-	-	-	-	-	S.121/3	Monetary financial institutions
-	-	-	-	-	-	-	-	S.13	General government
1.148.449	1.135.840	1.118.244	1.171.023	1.209.713	1.238.752	1.247.877	1.290.404	AF.5	Equity and investment fund shares, issued by
654.634	669.404	659.646	698.805	709.503	725.473	730.692	749.339	S.11	Non-financial corporations
331.441	313.904	309.488	322.048	341.582	349.013	353.589	369.126	S.12	Financial institutions
47.453	44.463	43.745	49.292	54.504	54.846	58.631	61.980	S.121/3	Monetary financial institutions
283.988	269.441	265.743	272.755	287.079	294.168	294.958	307.147	S.124/9	Non-monetary financial institutions
-	-	-	-	-	-	-	-	S.14/5	Households and non-profit institutions
162.374	152.532	149.110	150.170	158.628	164.266	163.596	171.939	S.2	Rest of the world
370.098	348.439	336.388	335.132	344.598	348.122	342.270	358.989	AF.6	Insurance, pensions and standardised guarantees, of
1.856	1.846	1.851	1.848	1.851	1.848	1.850	1.850	S.11	Non-financial corporations
356.244	334.827	322.985	321.803	331.261	334.555	328.773	345.607	S.12	Financial institutions
5.497	4.906	4.540	4.331	3.831	3.704	3.436	3.315	S.121/3	Monetary financial institutions
350.747	329.921	318.445	317.472	327.430	330.851	325.338	342.293	S.124/9	Non-monetary financial institutions
454	496	510	414	410	629	658	542	S.13	General government
11.545	11.270	11.043	11.066	11.076	11.090	10.990	10.990	S.2	Rest of the world
71.402	87.495	72.878	78.568	75.227	97.632	79.392	82.872	AF.7/8	Other assets
13.331	13.812	14.123	14.533	14.728	15.666	15.398	15.442	S.11	Non-financial corporations
26.757	26.801	26.896	28.609	27.353	28.784	28.824	28.904	S.12	Financial institutions
19.748	19.650	20.172	21.852	20.410	21.594	21.821	22.136	S.121/3	Monetary financial institutions
7.009	7.150	6.724	6.757	6.943	7.190	7.003	6.768	S.124/9	Non-monetary financial institutions
30.423	45.981	30.951	34.415	32.249	52.222	34.233	37.452	S.13	General government
-	-	-	-	-	-	-	-	S.14/5	Households and non-profit institutions
891	901	908	1.017	893	958	936	...	S.2	Rest of the world

CUENTAS FINANCIERAS - SEC 2010
Resumen por instrumentos y sectores de contrapartida de las cuentas no consolidadas
2.39.a Hogares e instituciones sin fines de lucro al servicio de los hogares. Balance financiero

millones de euros

	Código	2016	2017	2018	2019	2020	2021	2022	2023
TOTAL		2.325.812	2.337.025	2.321.522	2.450.927	2.588.775	2.674.554	2.673.119	2.832.193
II. ACTIVOS FINANCIEROS NETOS (=I-III)	BF.90	1.565.134	1.580.249	1.564.152	1.693.327	1.838.395	1.915.576	1.910.271	2.087.082
<i>Sociedades no financieras</i>	<i>S.11</i>	650.379	616.765	603.062	640.046	688.158	661.751	702.591	757.283
<i>Instituciones financieras</i>	<i>S.12</i>	801.964	841.879	827.926	899.076	974.235	1.049.387	1.022.566	1.098.693
<i>Instituciones financieras monetarias</i>	<i>S.121/3</i>	236.302	238.395	249.276	279.821	351.315	391.859	436.952	453.367
<i>Instituciones financieras no monetarias</i>	<i>S.124/9</i>	565.663	603.483	578.650	619.256	622.919	657.527	585.614	645.326
<i>Administraciones públicas</i>	<i>S.13</i>	-5.004	-6.989	-1.457	-1.692	992	-275	647	24.172
<i>Resto del mundo</i>	<i>S.2</i>	117.794	128.594	134.620	155.896	175.010	204.713	184.472	205.860
III. PASIVOS	AF	760.678	756.776	757.371	757.599	750.380	758.978	762.848	745.112
<i>Sociedades no financieras</i>	<i>S.11</i>	11.473	12.146	12.617	11.666	12.022	12.142	13.597	10.340
<i>Instituciones financieras</i>	<i>S.12</i>	720.428	712.271	710.920	711.649	704.282	708.950	708.368	691.097
<i>Instituciones financieras monetarias</i>	<i>S.121/3</i>	709.089	702.557	702.596	700.150	693.462	697.803	696.881	680.096
<i>Instituciones financieras no monetarias</i>	<i>S.124/9</i>	11.339	9.714	8.324	11.499	10.821	11.147	11.486	11.001
<i>Administraciones públicas</i>	<i>S.13</i>	26.607	30.089	31.385	31.680	31.271	34.922	37.406	40.173
<i>Hogares e instituciones sin fines de lucro</i>	<i>S.14/5</i>	-	-	-	-	-	-	-	-
<i>Resto del mundo</i>	<i>S.2</i>	2.170	2.270	2.449	2.604	2.804	2.964	3.477	3.502
Préstamos, concedidos por	AF.4	718.277	710.808	709.437	707.588	700.387	704.211	703.633	685.361
<i>Instituciones financieras</i>	<i>S.12</i>	710.999	703.526	702.259	701.185	693.923	697.455	696.283	678.778
<i>Instituciones financieras monetarias</i>	<i>S.121/3</i>	702.965	697.218	697.420	694.094	686.048	689.459	688.141	670.878
<i>Instituciones financieras no monetarias</i>	<i>S.124/9</i>	8.033	6.308	4.840	7.091	7.875	7.996	8.142	7.900
<i>Administraciones públicas</i>	<i>S.13</i>	5.138	5.082	4.939	4.012	3.909	3.944	4.081	3.238
<i>Resto del mundo</i>	<i>S.2</i>	2.140	2.200	2.239	2.391	2.556	2.812	3.269	3.346
<i>Hogares e instituciones sin fines de lucro</i>	<i>S.14/5</i>	-	-	-	-	-	-	-	-
Otros pasivos	AF.7/8	42.401	45.968	47.933	50.011	49.993	54.768	59.215	59.750
<i>Sociedades no financieras</i>	<i>S.11</i>	11.473	12.146	12.617	11.666	12.022	12.142	13.597	10.340
<i>Instituciones financieras</i>	<i>S.12</i>	9.430	8.745	8.661	10.464	10.359	11.495	12.085	12.318
<i>Instituciones financieras monetarias</i>	<i>S.121/3</i>	6.124	5.339	5.177	6.056	7.413	8.344	8.740	9.218
<i>Instituciones financieras no monetarias</i>	<i>S.124/9</i>	3.306	3.406	3.484	4.408	2.946	3.151	3.345	3.100
<i>Administraciones públicas</i>	<i>S.13</i>	21.469	25.007	26.446	27.669	27.363	30.978	33.325	36.936
<i>Hogares e instituciones sin fines de lucro</i>	<i>S.14/5</i>	-	-	-	-	-	-	-	-
<i>Resto del mundo</i>	<i>S.2</i>	30	70	209	212	248	153	208	156

FINANCIAL ACCOUNTS - ESA 2010

Summary by instrument and counterpart sector of the unconsolidated accounts
2.39.a Households and non-profit institutions serving households. Financial balance sheet

EUR millions

2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	2023-III	2023-IV	Code	
2.649.613	2.653.086	2.603.520	2.673.119	2.704.316	2.772.967	2.752.068	2.832.193		TOTAL
1.890.639	1.878.658	1.840.103	1.910.271	1.952.463	2.011.225	2.007.681	2.087.082	BF.90	II. NET FINANCIAL ASSETS (=I-III)
657.895	672.799	663.189	702.591	713.926	733.454	738.613	757.283	S.11	Non-financial corporations
1.038.847	1.008.102	995.417	1.022.566	1.035.491	1.047.356	1.049.358	1.098.693	S.12	Financial institutions
408.180	413.519	416.237	436.952	425.167	426.371	432.962	453.367	S.121/3	Monetary financial institutions
630.666	594.583	579.180	585.614	610.324	620.985	616.396	645.326	S.124/9	Non-monetary financial institutions
-1.580	11.838	-1.184	647	10.271	31.794	21.532	24.172	S.13	General government
195.476	185.920	182.681	184.472	192.773	198.621	198.177	205.860	S.2	Rest of the world
758.974	774.428	763.417	762.848	751.853	761.741	744.386	745.112	AF	III. OUTSTANDING LIABILITIES
13.019	13.234	13.404	13.597	13.154	10.518	10.340	10.340	S.11	Non-financial corporations
709.291	722.141	712.664	708.368	700.540	708.498	694.203	691.097	S.12	Financial institutions
698.123	710.118	700.822	696.881	689.308	697.152	683.179	680.096	S.121/3	Monetary financial institutions
11.167	12.022	11.842	11.486	11.232	11.347	11.024	11.001	S.124/9	Non-monetary financial institutions
33.554	35.701	33.792	37.406	34.727	39.315	36.414	40.173	S.13	General government
-	-	-	-	-	-	-	-	S.14/5	Households and non-profit institutions
3.111	3.352	3.557	3.477	3.431	3.410	3.429	3.502	S.2	Rest of the world
703.992	717.118	707.967	703.633	695.780	703.459	688.929	685.361	AF.4	Loans, from
696.908	709.916	699.836	696.283	688.519	695.858	681.419	678.778	S.12	Financial institutions
689.113	701.564	691.503	688.141	680.389	687.948	673.659	670.878	S.121/3	Monetary financial institutions
7.795	8.351	8.332	8.142	8.130	7.911	7.759	7.900	S.124/9	Non-monetary financial institutions
4.180	4.040	4.792	4.081	4.028	4.362	4.244	3.238	S.13	General government
2.905	3.163	3.339	3.269	3.233	3.239	3.266	3.346	S.2	Rest of the world
-	-	-	-	-	-	-	-	S.14/5	Households and non-profit institutions
54.982	57.310	55.450	59.215	56.072	58.282	55.457	59.750	AF.7/8	Other liabilities
13.019	13.234	13.404	13.597	13.154	10.518	10.340	10.340	S.11	Non-financial corporations
12.383	12.225	12.828	12.085	12.022	12.640	12.784	12.318	S.12	Financial institutions
9.011	8.554	9.319	8.740	8.919	9.204	9.520	9.218	S.121/3	Monetary financial institutions
3.373	3.671	3.509	3.345	3.103	3.436	3.264	3.100	S.124/9	Non-monetary financial institutions
29.373	31.661	29.000	33.325	30.699	34.953	32.170	36.936	S.13	General government
-	-	-	-	-	-	-	-	S.14/5	Households and non-profit institutions
206	189	217	208	198	171	163	156	S.2	Rest of the world