

CUENTAS FINANCIERAS - SEC 2010
Detalle por instrumentos de las cuentas no consolidadas
2.21.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
Efectivo y depósitos	AF.2	860.525	855.198	879.143	917.155	995.585	1.035.277	1.074.662	1.061.876
Efectivo	AF.21	71.625	64.297	56.241	48.355	62.176	59.693	53.529	44.508
Depósitos transferibles	AF.22	512.050	579.797	643.147	711.192	805.529	879.650	937.906	871.396
Otros depósitos	AF.29	276.851	211.104	179.755	157.607	127.879	95.934	83.227	145.971
Valores representativos de deuda	AF.3	25.346	17.666	15.092	13.019	14.206	12.712	13.734	38.053
Valores a corto plazo	AF.31	419	94	172	199	271	145	2.181	25.726
Valores a largo plazo	AF.32	24.927	17.572	14.920	12.820	13.935	12.567	11.553	12.327
Préstamos	AF.4	-	-	-	-	-	-	-	-
Préstamos a largo plazo	AF.42	-	-	-	-	-	-	-	-
Participaciones en el capital y en fondos de inversión	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
Acciones cotizadas	AF.511	125.587	137.573	107.426	113.420	106.058	113.920	109.879	134.606
Acciones no cotizadas	AF.512	183.699	200.060	165.769	163.976	145.488	137.854	156.110	165.731
Otras participaciones en el capital	AF.519	448.305	392.204	414.746	446.813	508.086	496.429	519.291	551.492
Participaciones en fondos de inversión	AF.52	282.862	316.569	314.005	346.307	358.766	418.584	385.744	438.575
Seguros, pensiones y garantías estandarizadas	AF.6	349.058	360.284	358.163	383.958	388.088	388.459	335.132	358.989
Reservas técnicas de seguro no vida	AF.61	12.123	15.320	16.060	11.811	11.886	10.906	10.298	10.955
Derechos de seguros de vida y rentas periódicas	AF.62	170.270	172.873	176.810	194.556	198.575	187.679	151.355	165.971
Derechos por pensiones, del cual:	AF.63	166.666	172.092	165.294	177.460	177.501	189.731	173.339	181.911
De contribución definida	AF.63A	119.295	124.969	120.387	130.807	133.193	144.070	130.244	139.910
De prestación definida	AF.63B	47.370	47.123	44.906	46.653	44.307	45.662	43.095	42.000
Derechos de prestaciones distintas de pensiones	AF.6P	-	-	-	130	127	143	139	152
Otros activos	AF.7/8	50.429	57.470	67.178	66.281	72.498	71.319	78.568	82.872
Derivados financieros	AF.7	612	2.183	2.861	2.695	2.838	2.927	3.056	3.201
Créditos comerciales y anticipos (a)	AF.81	13.687	13.336	13.709	13.851	13.210	13.395	15.070	15.970
Otras cuentas ptes. de cobro excl. créditos comerc.	AF.89	36.130	41.952	50.609	49.735	56.450	54.997	60.443	63.702
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)(a)	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
III. PASIVOS	AF	760.678	756.776	757.371	757.599	750.380	758.978	762.848	745.112
Préstamos	AF.4	718.277	710.808	709.437	707.588	700.387	704.211	703.633	685.361
Préstamos a corto plazo	AF.41	26.874	27.333	29.638	32.240	31.086	32.594	34.791	36.431
Préstamos a largo plazo	AF.42	691.403	683.476	679.799	675.348	669.301	671.616	668.842	648.930
Otros pasivos	AF.7/8	42.401	45.968	47.933	50.011	49.993	54.768	59.215	59.750
Derivados financieros	AF.7	-	-	-	-	-	-	-	-
Créditos comerciales y anticipos (a)	AF.81	11.503	12.216	12.826	11.871	12.265	12.288	13.777	10.479
Otras cuentas ptes. de pago excl. créditos comerc.	AF.89	30.899	33.752	35.107	38.140	37.728	42.480	45.438	49.271

FINANCIAL ACCOUNTS - ESA 2010

Breakdown by instrument of the unconsolidated accounts

EUR millions

2.21.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
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
58.963	59.395	56.035	53.529	51.958	51.558	48.006	44.508	AF.21	Currency
901.118	926.135	926.139	937.906	910.958	902.459	877.535	871.396	AF.22	Transferable deposits
89.765	85.850	83.844	83.227	87.882	103.773	121.606	145.971	AF.29	Other deposits
9.817	9.933	9.991	13.734	23.981	30.671	35.381	38.053	AF.3	Debt securities
163	231	276	2.181	11.316	17.891	22.711	25.726	AF.31	Short-term
9.653	9.702	9.715	11.553	12.665	12.780	12.669	12.327	AF.32	Long-term
-	-	-	-	-	-	-	-	AF.4	Loans
-	-	-	-	-	-	-	-	AF.42	Long-term
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
111.729	109.719	101.572	109.879	118.915	123.999	124.462	134.606	AF.511	Listed shares
142.893	147.542	148.178	156.110	160.262	159.604	158.912	165.731	AF.512	Unlisted shares
489.195	495.743	492.008	519.291	523.123	536.864	545.531	551.492	AF.519	Other equity
404.632	382.836	376.486	385.744	407.414	418.285	418.972	438.575	AF.52	Investment fund shares
370.098	348.439	336.388	335.132	344.598	348.122	342.270	358.989	AF.6	Insurance, pensions and standardised guarantees
11.070	11.036	10.901	10.298	10.961	11.339	11.389	10.955	AF.61	Non-life insurance technical reserves
176.134	161.668	152.997	151.355	157.581	159.241	154.352	165.971	AF.62	Life insurance schemes and annuity entitlements
182.758	175.489	172.352	173.339	175.905	177.394	176.361	181.911	AF.63	Pension entitlements
139.102	131.711	128.793	130.244	133.487	135.085	134.341	139.910	AF.63A	Defined contribution
43.655	43.778	43.559	43.095	42.420	42.310	42.020	42.000	AF.63B	Defined benefit
136	246	137	139	151	148	168	152	AF.6P	Entitlements to non-pension benefits
71.402	87.495	72.878	78.568	75.227	97.632	79.392	82.872	AF.7/8	Other assets
2.846	2.978	3.029	3.056	3.335	3.145	3.151	3.201	AF.7	Financial derivatives
13.824	14.240	14.602	15.070	15.199	16.116	15.834	15.970	AF.81	Trade credits and advances
54.732	70.276	55.247	60.443	56.692	78.371	60.407	63.702	AF.89	Other accounts receivable excluding trade credits
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)(a)
758.974	774.428	763.417	762.848	751.853	761.741	744.386	745.112	AF	III. OUTSTANDING LIABILITIES
703.992	717.118	707.967	703.633	695.780	703.459	688.929	685.361	AF.4	Loans
31.648	42.461	33.624	34.791	34.185	45.638	35.077	36.431	AF.41	Short-term
672.345	674.658	674.343	668.842	661.595	657.822	653.852	648.930	AF.42	Long-term
54.982	57.310	55.450	59.215	56.072	58.282	55.457	59.750	AF.7/8	Other liabilities
-	-	-	-	-	-	-	-	AF.7	Financial derivatives
13.213	13.406	13.599	13.777	13.327	10.666	10.483	10.479	AF.81	Trade credits and advances
41.769	43.903	41.851	45.438	42.746	47.616	44.974	49.271	AF.89	Other accounts payable excluding trade credits