

**CUENTAS FINANCIERAS - SEC 2010**
**Cuadros generales**
**2.4.e Operaciones de inversión y financiación. Hogares e instituciones sin fines de lucro al servicio de los hogares** % sobre el PIB (a)

	Código	2016	2017	2018	2019	2020	2021	2022	2023
<b>I. ADQUISICIONES NETAS DE ACTIVOS NO FINANCIEROS (b)</b>									
		-0.7	-0.2	-0.1	-0.1	0.7	1.8	0.7	1.2
Formación bruta de capital fijo	P.51	2.9	3.2	3.3	3.5	3.9	4.3	4.4	4.1
Consumo de capital fijo (-)	K.1	-2.6	-2.6	-2.6	-2.7	-3.1	-3.0	-3.0	-2.8
Var. de existencias y adq. netas objetos valiosos	P.52/3	-	-	0.1	0.1	0.1	0.1	0.1	0.4
Adquisiciones netas de activos no producidos	K.2	-0.1	-0.1	-	-0.1	-0.1	-0.1	-0.1	-
Discrepancia estadística (c)		-0.9	-0.8	-0.9	-0.9	-	0.5	-0.7	-0.4
<b>II. ADQUISICIONES NETAS DE ACTIVOS FINANCIEROS</b>									
	<b>F</b>	0.7	1.4	0.9	4.1	10.3	6.4	3.9	2.7
Efectivo y depósitos	F.2	0.8	-0.5	2.0	3.0	6.9	3.2	2.9	-0.9
Valores representativos de deuda	F.3	-0.4	-1.0	-0.2	-	-	-	0.3	1.6
Préstamos	F.4	-	-	-	-	-	-	-	-
Participaciones en el capital y en fondos de inversión	F.5	0.2	1.6	-1.3	0.4	3.0	3.3	0.5	1.4
Seguros, pensiones y garantías estandarizadas	F.6	0.3	0.8	-0.3	0.7	0.2	-0.1	-0.4	0.3
Otros activos	F.7/8	-0.2	0.5	0.7	-	0.2	-	0.5	0.3
<b>III. TOTAL ADQUISICIONES NETAS DE ACTIVOS (INVERSIÓN) (I+II)</b>									
		-	1.2	0.8	4.1	11.0	8.2	4.6	3.9
<b>IV. VARIACIONES DEL PATRIMONIO NETO (III-V) (b)</b>									
		1.6	0.8	0.7	2.4	9.8	6.1	1.6	4.5
Ahorro	B.8	1.8	1.0	0.8	2.5	9.9	6.0	1.7	4.6
Transferencias netas de capital a cobrar	D.9	-0.2	-0.2	-0.2	-0.1	-0.1	0.1	-0.1	-0.1
<b>V. PASIVOS NETOS CONTRAÍDOS</b>									
	<b>F</b>	-1.7	0.4	0.1	1.6	1.3	2.1	2.9	-0.6
Préstamos	F.4	-1.1	-0.3	0.1	-	-0.3	0.6	0.3	-1.0
Otros pasivos	F.7/8	-0.6	0.8	-	1.6	1.5	1.6	2.7	0.5
Pro memoria:									
PIBpm (millones de euros)	B.1b	1.114.420	1.162.492	1.203.859	1.245.513	1.112.383	1.222.290	1.346.377	1.461.889
Tasa anual de variación interanual		3.4	4.3	3.6	3.5	-9.9	9.2	10.2	8.6

(a) En el cómputo de los ratios trimestrales se utilizan los flujos acumulados de los últimos cuatro trimestres.

(b) La fuente de estas rúbricas es la Contabilidad Nacional de España del INE.

(c) Capacidad (+) / necesidad (-) de financiación menos operaciones financieras netas.

**FINANCIAL ACCOUNTS - ESA 2010**
**General tables**

% of GDP (a)

**2.4.e Investment and financing transactions. Households and non-profit institutions serving households**

2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	2023-III	2023-IV	Code	
0.9	1.3	1.0	0.7	1.4	1.1	1.4	1.2		<b>I. NET ACQUISITION OF NON-FINANCIAL ASSETS (b)</b>
4.4	4.4	4.4	4.4	4.2	4.2	4.1	4.1	P.51	Gross fixed capital formation
-3.0	-3.0	-3.0	-3.0	-2.9	-2.9	-2.9	-2.8	K.1	Fixed capital consumption (-)
0.3	0.6	0.5	0.1	-	0.1	0.1	0.4	P.52/3	Changes in inventories and net acq. of valuables
-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-	K.2	Net acquisition of non-produced assets
-0.6	-0.6	-0.9	-0.7	0.1	-0.1	0.1	-0.4		Statistical discrepancy (c)
6.1	5.4	4.7	3.9	2.5	2.4	2.7	2.7	<b>F</b>	<b>II. NET ACQUISITION OF FINANCIAL ASSETS</b>
3.8	3.9	3.7	2.9	0.1	-1.0	-1.3	-0.9	F.2	Currency and deposits
-0.2	-0.1	-0.1	0.3	1.1	1.4	1.8	1.6	F.3	Debt securities
-	-	-	-	-	-	-	-	F.4	Loans
2.5	1.8	0.8	0.5	1.1	1.1	1.5	1.4	F.5	Equity and investment fund shares
-0.1	-0.4	-0.3	-0.4	-0.1	0.2	0.3	0.3	F.6	Insurance, pensions and standardised guarantees
0.2	0.1	0.6	0.5	0.3	0.7	0.5	0.3	F.7/8	Other assets
7.0	6.7	5.6	4.6	3.8	3.6	4.1	3.9		<b>III. TOTAL NET ACQUISITION OF ASSETS (INVESTMENT) (I+II)</b>
4.4	3.2	1.8	1.6	2.1	3.2	4.0	4.5		<b>IV. CHANGES IN NET WORTH (III-V) (b)</b>
4.3	3.1	1.8	1.7	2.2	3.3	4.0	4.6	B.8	Saving
0.1	0.1	-	-0.1	-0.1	-0.1	-0.1	-0.1	D.9	Net capital transfers
2.6	3.5	3.8	2.9	1.8	0.3	0.1	-0.6	<b>F</b>	<b>V. NET INCURRENCE OF LIABILITIES</b>
0.8	0.7	0.6	0.3	-0.3	-0.7	-1.1	-1.0	F.4	Loans
1.8	2.7	3.2	2.7	2.1	1.0	1.2	0.5	F.7/8	Other liabilities
314.818	337.076	334.461	360.022	349.657	366.637	360.186	385.409	B.1b	Memorandum item:
12.8	10.6	11.0	10.2	10.0	9.5	8.9	8.6		GDPmp (EUR millions)
									Annual percentage change

(a) Quarterly ratios are calculated by using accumulated flows of the last four quarters.

(b) Source of these items is the Spanish National Accounts, INE.

(c) Net lending (+) / net borrowing (-) less net financial transactions.