

**CUENTAS FINANCIERAS - SEC 2010**
**Detalle por instrumentos de las cuentas no consolidadas**
**2.21.b Hogares e instituciones sin fines de lucro al servicio de los hogares. Cuenta de operaciones financieras**

millones de euros

	Código	2016	2017	2018	2019	2020	2021	2022	2023
<b>I. ADQUISICIONES NETAS DE ACTIVOS FINANCIEROS</b>	<b>F</b>	7.324	16.420	11.273	51.379	115.409	78.234	52.048	39.255
Efectivo y depósitos	F.2	9.307	-5.327	23.945	37.769	78.737	39.371	39.225	-12.803
Efectivo	F.21	-7.832	-7.328	-8.056	-7.885	13.821	-2.483	-6.164	-9.021
Depósitos transferibles	F.22	76.783	67.748	63.350	68.045	94.337	74.121	58.256	-66.510
Otros depósitos	F.29	-59.643	-65.747	-31.349	-22.391	-29.421	-32.266	-12.867	62.727
Valores representativos de deuda	F.3	-4.519	-11.759	-2.009	-236	-793	-546	3.668	22.867
Valores a corto plazo	F.31	-644	-294	24	63	53	-88	2.000	23.277
Valores a largo plazo	F.32	-3.875	-11.465	-2.033	-298	-846	-458	1.669	-410
Préstamos	F.4	-	-	-	-	-	-	-	-
Préstamos a largo plazo	F.42	-	-	-	-	-	-	-	-
Participaciones en el capital y en fondos de inversión	F.5	2.159	18.203	-15.788	4.974	35.639	40.379	7.054	20.250
Acciones cotizadas	F.511	3.835	5.816	-7.551	-1.831	3.080	-6.499	-583	-2.384
Acciones no cotizadas	F.512	-3.952	-1.995	-986	-2.984	59	295	-1.574	1.704
Otras participaciones en el capital	F.519	-11.435	-14.242	-12.098	6.585	20.134	12.982	-2.898	-3.572
Participaciones en fondos de inversión	F.52	13.710	28.624	4.846	3.203	12.366	33.601	12.109	24.503
Seguros, pensiones y garantías estandarizadas	F.6	2.941	9.589	-3.893	8.947	-4.302	-634	-5.181	4.591
Reservas técnicas de seguro no vida	F.61	509	2.719	1.188	1.975	810	-875	-199	1.105
Derechos de seguros de vida y rentas periódicas	F.62	3.375	3.696	-1.967	3.527	-3.432	-4.883	-6.152	-2.150
Derechos por pensiones, del cual:	F.63	-943	3.173	-3.115	3.315	-1.676	5.107	1.174	5.623
De contribución definida	F.63A	118.771	5.674	-4.582	10.567	1.729	2.835	-2.375	2.243
De prestación definida	F.63B	45.089	-269	-3.389	-130	-3.405	2.272	3.549	3.379
Derechos de prestaciones distintas de pensiones	F.6P	-	-	-	130	-4	16	-4	13
Otros activos	F.7/8	-2.564	5.713	9.019	-75	6.127	-337	7.280	4.349
Derivados financieros	F.7	151	176	43	154	9	209	148	197
Créditos comerciales y anticipos (a)	F.81	136	-284	405	143	-596	185	1.692	901
Otras cuentas ptes. de cobro excl. créditos comerc.	F.89	-2.850	5.821	8.570	-372	6.714	-731	5.440	3.252
<b>TOTAL</b>		7.324	16.420	11.273	51.379	115.409	78.234	52.048	39.255
<b>II. OPERACIONES FINANCIERAS NETAS (=I-III)</b>	<b>B.9</b>	25.769	11.385	9.669	31.044	102.893	52.373	12.344	47.701
<b>III. PASIVOS NETOS CONTRAÍDOS</b>	<b>F</b>	-18.444	5.035	1.604	20.334	12.515	25.861	39.704	-8.446
Préstamos	F.4	-12.108	-3.960	1.406	574	-4.227	6.822	3.665	-15.197
Préstamos a corto plazo	F.41	-1.132	459	2.305	2.602	-1.154	1.508	2.197	1.640
Préstamos a largo plazo	F.42	-10.976	-4.419	-899	-2.028	-3.073	5.314	1.468	-16.837
Otros pasivos	F.7/8	-6.336	8.994	198	19.760	16.743	19.039	36.039	6.750
Derivados financieros	F.7	-	-	-	-	-	-	-	-
Créditos comerciales y anticipos (a)	F.81	767	715	611	-961	386	25	1.496	-3.298
Otras cuentas ptes. de pago excl. créditos comerc.	F.89	-7.103	8.280	-413	20.721	16.357	19.013	34.543	10.048

**FINANCIAL ACCOUNTS - ESA 2010**  
**Breakdown by instrument of the unconsolidated accounts**

EUR millions

**2.21.b Households and non-profit institutions serving households. Financial transactions account**

2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	2023-III	2023-IV	Code	
9.380	40.835	-24.678	26.511	-8.608	41.167	-20.030	26.726	<b>F</b>	<b>I. NET ACQUISITION OF FINANCIAL ASSETS</b>
14.507	21.357	-5.524	8.885	-23.823	6.937	-10.693	14.776	F.2	Currency and deposits
-730	432	-3.360	-2.506	-1.571	-400	-3.551	-3.498	F.21	Currency
21.468	25.017	4	11.767	-26.948	-8.499	-24.923	-6.139	F.22	Transferable deposits
-6.232	-4.091	-2.168	-376	4.696	15.837	17.782	24.413	F.29	Other deposits
-2.171	1.572	-959	5.227	9.990	5.710	4.794	2.373	F.3	Debt securities
4	50	35	1.911	9.018	6.591	4.815	2.852	F.31	Short-term
-2.175	1.522	-994	3.316	972	-881	-21	-479	F.32	Long-term
-	-	-	-	-	-	-	-	F.4	Loans
-	-	-	-	-	-	-	-	F.42	Long-term
-951	3.937	-2.145	6.213	6.650	4.316	4.229	5.055	F.5	Equity and investment fund shares
51	1.286	-1.898	-22	-4.046	1.705	728	-771	F.511	Listed shares
-842	373	222	-1.327	487	-2.063	1.381	1.898	F.512	Unlisted shares
-890	-924	-1.272	188	-1.738	-1.117	-775	58	F.519	Other equity
730	3.202	803	7.374	11.947	5.791	2.895	3.871	F.52	Investment fund shares
-2.095	-2.089	-1.383	387	2.231	1.509	-141	992	F.6	Insurance, pensions and standardised guarantees
269	72	-20	-520	766	479	194	-334	F.61	Non-life insurance technical reserves
-685	-2.917	-1.624	-927	502	-243	-1.333	-1.076	F.62	Life insurance schemes and annuity entitlements
-1.672	645	370	1.831	952	1.276	978	2.418	F.63	Pension entitlements
-1.268	-1.299	-870	1.063	582	232	-69	1.498	F.63A	Defined contribution
-404	1.944	1.240	769	370	1.045	1.046	919	F.63B	Defined benefit
-7	110	-109	2	12	-3	20	-16	F.6P	Entitlements to non-pension benefits
90	16.059	-14.668	5.799	-3.656	22.695	-18.220	3.530	F.7/8	Other assets
-73	100	-	120	-36	103	26	103	F.7	Financial derivatives
429	416	362	485	132	916	-281	134	F.81	Trade credits and advances
-267	15.543	-15.030	5.194	-3.752	21.676	-17.965	3.293	F.89	Other accounts receivable excluding trade credits
9.380	40.835	-24.678	26.511	-8.608	41.167	-20.030	26.726		<b>TOTAL</b>
4.380	10.357	-16.902	14.509	1.772	30.579	-9.342	24.692	<b>B.9</b>	<b>II. NET FINANCIAL TRANSACTIONS (=I-III)</b>
5.000	30.478	-7.776	12.002	-10.380	10.588	-10.688	2.034	<b>F</b>	<b>III. NET INCURRENCE OF LIABILITIES</b>
648	14.515	-9.028	-2.470	-7.238	8.378	-14.078	-2.259	F.4	Loans
-946	10.813	-8.837	1.167	-606	11.453	-10.561	1.354	F.41	Short-term
1.594	3.702	-191	-3.637	-6.631	-3.074	-3.518	-3.614	F.42	Long-term
4.352	15.963	1.251	14.472	-3.142	2.209	3.390	4.293	F.7/8	Other liabilities
-	-	-	-	-	-	-	-	F.7	Financial derivatives
925	197	194	181	-450	-2.661	-183	-4	F.81	Trade credits and advances
3.427	15.766	1.058	14.291	-2.693	4.870	3.573	4.297	F.89	Other accounts payable excluding trade credits