

CUENTAS FINANCIERAS - SEC 2010
Enlace entre el balance financiero al principio y al final del período
2.47 Hogares e instituciones sin fines de lucro al servicio de los hogares

millones de euros

	Código	2016	2017	2018	2019	2020	2021	2022	2023
I. ACTIVOS FINANCIEROS									
<i>Balance financiero, al inicio del periodo</i>	AF	2.323.530	2.325.812	2.337.025	2.321.522	2.450.927	2.588.775	2.674.554	2.673.119
<i>Operaciones financieras</i>	F	7.324	16.420	11.273	51.379	115.409	78.234	52.048	39.255
<i>Revalorizaciones</i>	K.7	-8.551	44.667	-45.145	71.222	-19.409	54.878	-50.983	119.791
<i>Otras variaciones en el volumen</i>	K.5/6	3.509	-49.873	18.369	6.803	41.849	-47.334	-2.499	28
<i>Balance financiero, al final del periodo</i>	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									
<i>Balance financiero, al inicio del periodo</i>	AF	851.218	860.525	855.198	879.143	917.155	995.585	1.035.277	1.074.662
<i>Operaciones financieras</i>	F	9.307	-5.327	23.945	37.769	78.737	39.371	39.225	-12.803
<i>Revalorizaciones</i>	K.7	-	-	-	243	-312	342	99	17
<i>Otras variaciones en el volumen</i>	K.5/6	-	-	-	-1	5	-20	60	-
<i>Balance financiero, al final del periodo</i>	AF	860.525	855.198	879.143	917.155	995.585	1.035.277	1.074.662	1.061.876
Valores representativos de deuda									
<i>Balance financiero, al inicio del periodo</i>	AF	35.596	25.346	17.666	15.092	13.019	14.206	12.712	13.734
<i>Operaciones financieras</i>	F	-4.519	-11.759	-2.009	-236	-793	-546	3.668	22.867
<i>Revalorizaciones</i>	K.7	-5.731	4.079	-1.796	-1.700	1.931	-909	-2.626	1.451
<i>Otras variaciones en el volumen</i>	K.5/6	-	-	1.231	-136	49	-39	-20	1
<i>Balance financiero, al final del periodo</i>	AF	25.346	17.666	15.092	13.019	14.206	12.712	13.734	38.053
Préstamos									
<i>Balance financiero, al inicio del periodo</i>	AF	-	-	-	-	-	-	-	-
<i>Operaciones financieras</i>	F	-	-	-	-	-	-	-	-
<i>Revalorizaciones</i>	K.7	-	-	-	-	-	-	-	-
<i>Otras variaciones en el volumen</i>	K.5/6	-	-	-	-	-	-	-	-
<i>Balance financiero, al final del periodo</i>	AF	-	-	-	-	-	-	-	-
Participaciones en el capital y fondos de inversión									
<i>Balance financiero, al inicio del periodo</i>	AF	1.046.037	1.040.454	1.046.406	1.001.946	1.070.514	1.118.398	1.166.786	1.171.023
<i>Operaciones financieras</i>	F	2.159	18.203	-15.788	4.974	35.639	40.379	7.054	20.250
<i>Revalorizaciones</i>	K.7	-7.741	37.555	-45.757	49.262	-29.488	54.558	-437	99.112
<i>Otras variaciones en el volumen</i>	K.5/6	-	-49.807	17.084	14.333	41.733	-46.550	-2.380	18
<i>Balance financiero, al final del periodo</i>	AF	1.040.454	1.046.406	1.001.946	1.070.514	1.118.398	1.166.786	1.171.023	1.290.404
Seguros, pensiones y garantías estandarizadas									
<i>Balance financiero, al inicio del periodo</i>	AF	339.173	349.058	360.284	358.163	383.958	388.088	388.459	335.132
<i>Operaciones financieras</i>	F	2.941	9.589	-3.893	8.947	-4.302	-634	-5.181	4.591
<i>Revalorizaciones</i>	K.7	5.038	1.637	1.773	23.679	8.326	1.003	-48.006	19.260
<i>Otras variaciones en el volumen</i>	K.5/6	1.905	-	-	-6.832	106	2	-142	6
<i>Balance financiero, al final del periodo</i>	AF	349.058	360.284	358.163	383.958	388.088	388.459	335.132	358.989
Otros activos									
<i>Balance financiero, al inicio del periodo</i>	AF	51.506	50.429	57.470	67.178	66.281	72.498	71.319	78.568
<i>Operaciones financieras</i>	F	-2.564	5.713	9.019	-75	6.127	-337	7.280	4.349
<i>Revalorizaciones</i>	K.7	-117	1.395	635	-262	134	-115	-13	-48
<i>Otras variaciones en el volumen</i>	K.5/6	1.604	-66	54	-561	-45	-727	-17	3
<i>Balance financiero, al final del periodo</i>	AF	50.429	57.470	67.178	66.281	72.498	71.319	78.568	82.872

FINANCIAL ACCOUNTS - ESA 2010
Link between the financial balance sheet at the beginning and the end of period
2.47 Households and non-profit institutions serving households

EUR millions

2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	2023-III	2023-IV	Code	
I. FINANCIAL ASSETS									
2.674.554	2.649.613	2.653.086	2.603.520	2.673.119	2.704.316	2.772.967	2.752.068	AF	<i>Financial balance sheet at the beginning of period</i>
9.380	40.835	-24.678	26.511	-8.608	41.167	-20.030	26.726	F	<i>Financial transactions</i>
-33.881	-36.960	-24.486	44.345	39.767	27.476	-846	53.394	K.7	<i>Revaluations</i>
-439	-402	-402	-1.256	38	7	-23	6	K.5/6	<i>Other changes in volume</i>
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>Financial balance sheet at the end of period</i>
Currency and deposits									
1.035.277	1.049.847	1.071.380	1.066.018	1.074.662	1.050.798	1.057.789	1.047.148	AF	<i>Financial balance sheet at the beginning of period</i>
14.507	21.357	-5.524	8.885	-23.823	6.937	-10.693	14.776	F	<i>Financial transactions</i>
46	159	145	-251	-41	54	51	-47	K.7	<i>Revaluations</i>
17	17	17	9	-	-	-	-	K.5/6	<i>Other changes in volume</i>
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	<i>Financial balance sheet at the end of period</i>
Debt securities									
12.712	9.817	9.933	9.991	13.734	23.981	30.671	35.381	AF	<i>Financial balance sheet at the beginning of period</i>
-2.171	1.572	-959	5.227	9.990	5.710	4.794	2.373	F	<i>Financial transactions</i>
-722	-1.455	1.017	-1.466	257	980	-84	298	K.7	<i>Revaluations</i>
-3	-	-	-18	-	-	-	-	K.5/6	<i>Other changes in volume</i>
9.817	9.933	9.991	13.734	23.981	30.671	35.381	38.053	AF	<i>Financial balance sheet at the end of period</i>
Loans									
-	-	-	-	-	-	-	-	AF	<i>Financial balance sheet at the beginning of period</i>
-	-	-	-	-	-	-	-	F	<i>Financial transactions</i>
-	-	-	-	-	-	-	-	K.7	<i>Revaluations</i>
-	-	-	-	-	-	-	-	K.5/6	<i>Other changes in volume</i>
-	-	-	-	-	-	-	-	AF	<i>Financial balance sheet at the end of period</i>
Equity and investment fund shares									
1.166.786	1.148.449	1.135.840	1.118.244	1.171.023	1.209.713	1.238.752	1.247.877	AF	<i>Financial balance sheet at the beginning of period</i>
-951	3.937	-2.145	6.213	6.650	4.316	4.229	5.055	F	<i>Financial transactions</i>
-16.986	-16.154	-15.058	47.761	32.021	24.718	4.904	37.469	K.7	<i>Revaluations</i>
-400	-392	-393	-1.195	19	5	-9	3	K.5/6	<i>Other changes in volume</i>
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	<i>Financial balance sheet at the end of period</i>
Insurance, pensions and standardised guarantees									
388.459	370.098	348.439	336.388	335.132	344.598	348.122	342.270	AF	<i>Financial balance sheet at the beginning of period</i>
-2.095	-2.089	-1.383	387	2.231	1.509	-141	992	F	<i>Financial transactions</i>
-16.213	-19.543	-10.641	-1.608	7.215	2.016	-5.698	15.727	K.7	<i>Revaluations</i>
-53	-26	-26	-35	20	-1	-13	-	K.5/6	<i>Other changes in volume</i>
370.098	348.439	336.388	335.132	344.598	348.122	342.270	358.989	AF	<i>Financial balance sheet at the end of period</i>
Other assets									
71.319	71.402	87.495	72.878	78.568	75.227	97.632	79.392	AF	<i>Financial balance sheet at the beginning of period</i>
90	16.059	-14.668	5.799	-3.656	22.695	-18.220	3.530	F	<i>Financial transactions</i>
-7	34	51	-92	315	-292	-19	-52	K.7	<i>Revaluations</i>
-	-	-	-17	-1	3	-1	3	K.5/6	<i>Other changes in volume</i>
71.402	87.495	72.878	78.568	75.227	97.632	79.392	82.872	AF	<i>Financial balance sheet at the end of period</i>

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	Código	2016	2017	2018	2019	2020	2021	2022	2023
II. ACTIVOS FINANCIEROS NETOS (=I-III)									
<i>Balance financiero, al inicio del periodo</i>	<i>BF.90</i>	1.551.757	1.565.134	1.580.249	1.564.152	1.693.327	1.838.395	1.915.576	1.910.271
<i>Operaciones financieras</i>	<i>B.9</i>	25.769	11.385	9.669	31.044	102.893	52.373	12.344	47.701
<i>Revalorizaciones</i>	<i>K.7</i>	-8.727	45.139	-45.325	71.094	-19.233	54.789	-51.030	119.839
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-3.665	-41.409	19.559	27.037	61.407	-29.981	33.381	9.271
<i>Balance financiero, al final del periodo</i>	<i>BF.90</i>	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									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	771.773	760.678	756.776	757.371	757.599	750.380	758.978	762.848
<i>Operaciones financieras</i>	<i>F</i>	-18.444	5.035	1.604	20.334	12.515	25.861	39.704	-8.446
<i>Revalorizaciones</i>	<i>K.7</i>	176	-472	180	128	-176	90	47	-48
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	7.174	-8.464	-1.190	-20.233	-19.559	-17.353	-35.880	-9.243
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	760.678	756.776	757.371	757.599	750.380	758.978	762.848	745.112
Préstamos									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	733.070	718.277	710.808	709.437	707.588	700.387	704.211	703.633
<i>Operaciones financieras</i>	<i>F</i>	-12.108	-3.960	1.406	574	-4.227	6.822	3.665	-15.197
<i>Revalorizaciones</i>	<i>K.7</i>	176	-473	180	122	-176	88	55	-53
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-2.861	-3.037	-2.958	-2.545	-2.798	-3.087	-4.297	-3.022
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	718.277	710.808	709.437	707.588	700.387	704.211	703.633	685.361
Otros pasivos									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	38.703	42.401	45.968	47.933	50.011	49.993	54.768	59.215
<i>Operaciones financieras</i>	<i>F</i>	-6.336	8.994	198	19.760	16.743	19.039	36.039	6.750
<i>Revalorizaciones y otras variaciones</i>	<i>K.5/6/7</i>	10.034	-5.428	1.768	-17.683	-16.761	-14.264	-31.591	-6.215
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	42.401	45.968	47.933	50.011	49.993	54.768	59.215	59.750

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EUR millions

2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	2023-III	2023-IV	Code	
II. NET FINANCIAL ASSETS (=I-III)									
1.915.576	1.890.639	1.878.658	1.840.103	1.910.271	1.952.463	2.011.225	2.007.681	BF.90	Financial balance sheet at the beginning of period
4.380	10.357	-16.902	14.509	1.772	30.579	-9.342	24.692	B.9	Financial transactions
-33.898	-37.036	-24.561	44.466	39.796	27.483	-870	53.430	K.7	Revaluations
4.582	14.699	2.908	11.193	624	700	6.668	1.278	K.5/6	Other changes in volume
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	Financial balance sheet at the end of period
III. LIABILITIES									
758.978	758.974	774.428	763.417	762.848	751.853	761.741	744.386	AF	Financial balance sheet at the beginning of period
5.000	30.478	-7.776	12.002	-10.380	10.588	-10.688	2.034	F	Financial transactions
17	76	75	-121	-29	-6	23	-36	K.7	Revaluations
-5.021	-15.101	-3.310	-12.449	-587	-693	-6.690	-1.273	K.5/6	Other changes in volume
758.974	774.428	763.417	762.848	751.853	761.741	744.386	745.112	AF	Financial balance sheet at the end of period
Loans									
704.211	703.992	717.118	707.967	703.633	695.780	703.459	688.929	AF	Financial balance sheet at the beginning of period
648	14.515	-9.028	-2.470	-7.238	8.378	-14.078	-2.259	F	Financial transactions
20	76	76	-118	-30	-8	23	-38	K.7	Revaluations
-886	-1.465	-200	-1.746	-585	-691	-476	-1.270	K.5/6	Other changes in volume
703.992	717.118	707.967	703.633	695.780	703.459	688.929	685.361	AF	Financial balance sheet at the end of period
Other liabilities									
54.768	54.982	57.310	55.450	59.215	56.072	58.282	55.457	AF	Financial balance sheet at the beginning of period
4.352	15.963	1.251	14.472	-3.142	2.209	3.390	4.293	F	Financial transactions
-4.138	-13.636	-3.111	-10.707	-	-	-6.215	-	K.5/6/7	Revaluations and other changes
54.982	57.310	55.450	59.215	56.072	58.282	55.457	59.750	AF	Financial balance sheet at the end of period