

**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	2009	2010	2011	2012	2013	2014	2015	2016
<b>I. ACTIVOS FINANCIEROS</b>	<b>AF</b>	1.733.808	1.740.024	1.783.911	1.774.885	1.932.501	2.000.353	2.071.061	2.069.400
Efectivo y depósitos	AF.2	815.973	838.871	837.620	841.090	863.036	850.020	847.239	858.936
Efectivo	AF.21	91.809	90.833	88.524	86.032	81.539	75.440	72.004	67.965
Depósitos transferibles	AF.22	308.992	307.293	307.629	307.515	334.701	368.900	435.267	512.050
Otros depósitos	AF.29	415.172	440.745	441.467	447.543	446.796	405.680	339.968	278.922
Valores representativos de deuda	AF.3	41.888	49.515	84.882	71.609	49.125	40.423	44.642	38.459
Valores a corto plazo	AF.31	2.691	2.197	12.397	16.283	2.673	1.455	842	388
Valores a largo plazo	AF.32	39.197	47.318	72.485	55.327	46.452	38.969	43.800	38.070
Préstamos	AF.4	-	-	-	-	-	-	-	-
Préstamos a largo plazo	AF.42	-	-	-	-	-	-	-	-
Participaciones en el capital y en fondos de inversión	AF.5	556.735	521.070	533.787	527.702	676.474	735.484	803.487	784.654
Acciones cotizadas	AF.511	107.401	93.896	92.806	117.415	159.022	156.781	132.982	124.026
Acciones no cotizadas	AF.512	253.263	223.253	237.288	205.155	264.062	270.513	321.278	297.943
Otras participaciones en el capital	AF.519	45.353	72.729	82.549	87.207	72.984	80.764	85.640	84.477
Participaciones en fondos de inversión	AF.52	150.717	131.191	121.144	117.926	180.405	227.426	263.587	278.208
Seguros, pensiones y garantías estandarizadas	AF.6	276.536	278.172	274.419	284.699	303.848	332.917	334.226	349.319
Reservas técnicas de seguro no vida	AF.61	24.183	25.346	19.291	19.433	19.478	19.178	19.080	20.311
Derechos de seguros de vida y rentas periódicas	AF.62	109.630	109.295	116.437	121.694	131.497	151.879	150.024	161.376
Derechos por pensiones	AF.63	142.724	143.531	138.690	143.571	152.873	161.860	165.123	167.631
Otros activos	AF.7/8	42.675	52.396	53.204	49.785	40.019	41.508	41.467	38.032
Derivados financieros	AF.7	353	581	638	602	516	593	575	621
Créditos comerciales y anticipos (a)	AF.81	13.687	20.991	17.996	17.614	13.437	13.384	13.207	12.784
Otras cuentas ptes. de cobro excl. créditos comerc.	AF.89	28.635	30.824	34.570	31.568	26.067	27.531	27.686	24.626
<b>TOTAL</b>		1.733.808	1.740.024	1.783.911	1.774.885	1.932.501	2.000.353	2.071.061	2.069.400
<b>II. ACTIVOS FINANCIEROS NETOS (=I-III)</b>	<b>BF.90</b>	786.122	788.360	858.675	888.865	1.093.079	1.194.885	1.288.065	1.296.268
<b>III. PASIVOS</b>	<b>AF</b>	947.686	951.664	925.236	886.020	839.422	805.468	782.996	773.132
Préstamos	AF.4	906.235	902.466	875.163	838.186	790.591	754.170	730.401	717.197
Préstamos a corto plazo	AF.41	38.308	33.737	31.465	31.272	28.226	26.359	28.006	26.874
Préstamos a largo plazo	AF.42	867.927	868.729	843.698	806.914	762.365	727.811	702.395	690.324
Otros pasivos	AF.7/8	41.451	49.198	50.073	47.834	48.831	51.297	52.595	55.934
Derivados financieros	AF.7	-	-	-	-	-	-	-	-
Créditos comerciales y anticipos (a)	AF.81	9.855	12.103	10.239	10.994	10.523	11.505	11.808	13.831
Otras cuentas ptes. de pago excl. créditos comerc.	AF.89	31.596	37.094	39.834	36.839	38.308	39.792	40.787	42.103

**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**

2015-IV	2016-I	2016-II	2016-III	2016-IV	2017-I	2017-II	2017-III	Code	
2.071.061	2.026.246	2.032.606	2.052.115	2.069.400	2.111.585	2.134.202	2.108.578	<b>AF</b>	<b>I. OUTSTANDING FINANCIAL ASSETS</b>
847.239	847.288	861.489	851.186	858.936	853.306	860.005	851.735	AF.2	Currency and deposits
72.004	70.102	70.024	67.359	67.965	64.927	64.497	61.458	AF.21	Currency
435.267	444.755	473.494	481.869	512.050	528.733	555.118	560.802	AF.22	Transferable deposits
339.968	332.431	317.971	301.959	278.922	259.647	240.390	229.474	AF.29	Other deposits
44.642	39.863	41.233	41.849	38.459	36.793	34.091	33.059	AF.3	Debt securities
842	758	563	416	388	259	215	112	AF.31	Short-term
43.800	39.106	40.671	41.433	38.070	36.534	33.877	32.947	AF.32	Long-term
-	-	-	-	-	-	-	-	AF.4	Loans
-	-	-	-	-	-	-	-	AF.42	Long-term
803.487	760.270	733.243	768.949	784.654	831.276	838.880	827.276	AF.5	Equity and investment fund shares
132.982	120.151	111.255	117.768	124.026	138.182	133.753	132.724	AF.511	Listed shares
321.278	302.822	285.252	298.905	297.943	310.033	315.867	306.331	AF.512	Unlisted shares
85.640	79.811	77.166	83.364	84.477	88.110	87.262	82.416	AF.519	Other equity
263.587	257.486	259.570	268.912	278.208	294.951	301.998	305.805	AF.52	Investment fund shares
334.226	339.288	344.975	350.001	349.319	352.082	352.657	353.268	AF.6	Insurance, pensions and standardised guarantees
19.080	20.572	20.436	19.998	20.311	22.074	21.112	20.591	AF.61	Non-life insurance technical reserves
150.024	155.856	160.965	165.325	161.376	161.852	162.925	163.363	AF.62	Life insurance schemes and annuity entitlements
165.123	162.860	163.574	164.679	167.631	168.156	168.619	169.315	AF.63	Pension entitlements
41.467	39.537	51.666	40.129	38.032	38.128	48.569	43.240	AF.7/8	Other assets
575	619	611	613	621	631	760	1.512	AF.7	Financial derivatives
13.207	13.191	13.139	12.951	12.784	12.791	12.614	12.476	AF.81	Trade credits and advances
27.686	25.727	37.916	26.565	24.626	24.706	35.195	29.252	AF.89	Other accounts receivable excluding trade credits
2.071.061	2.026.246	2.032.606	2.052.115	2.069.400	2.111.585	2.134.202	2.108.578		<b>TOTAL</b>
1.288.065	1.250.610	1.245.280	1.277.349	1.296.268	1.337.161	1.350.805	1.332.077	<b>BF.90</b>	<b>II. NET FINANCIAL ASSETS (=I-III)</b>
782.996	775.637	787.326	774.766	773.132	774.424	783.397	776.501	<b>AF</b>	<b>III. OUTSTANDING LIABILITIES</b>
730.401	724.127	731.347	720.324	717.197	713.374	720.081	711.548	AF.4	Loans
28.006	25.322	33.751	26.473	26.874	26.136	30.673	26.070	AF.41	Short-term
702.395	698.805	697.596	693.851	690.324	687.238	689.408	685.478	AF.42	Long-term
52.595	51.510	55.979	54.442	55.934	61.050	63.316	64.953	AF.7/8	Other liabilities
-	-	-	-	-	-	-	-	AF.7	Financial derivatives
11.808	12.387	12.943	13.376	13.831	14.522	15.022	15.579	AF.81	Trade credits and advances
40.787	39.123	43.036	41.066	42.103	46.528	48.294	49.374	AF.89	Other accounts payable excluding trade credits