

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	2015	2016	2017	2018	2019	2020	2021	2022
I. ACTIVOS FINANCIEROS	AF	2.323.422	2.325.864	2.337.213	2.321.544	2.451.765	2.598.618	2.730.944	2.715.906
Efectivo y depósitos	AF.2	851.218	860.525	855.198	879.143	917.155	995.552	1.035.086	1.074.453
Efectivo	AF.21	79.457	71.625	64.297	56.241	48.355	62.143	59.502	53.312
Depósitos transferibles	AF.22	435.267	512.050	579.797	643.147	711.192	805.529	879.650	937.906
Otros depósitos	AF.29	336.494	276.851	211.104	179.755	157.607	127.879	95.934	83.234
Valores representativos de deuda	AF.3	35.596	25.346	17.666	15.092	13.019	14.206	12.712	13.289
Valores a corto plazo	AF.31	1.089	419	94	171	199	271	145	2.183
Valores a largo plazo	AF.32	34.508	24.927	17.572	14.921	12.820	13.935	12.567	11.106
Préstamos	AF.4	-	-	-	-	-	-	-	-
Préstamos a largo plazo	AF.42	-	-	-	-	-	-	-	-
Participaciones en el capital y en fondos de inversión	AF.5	1.046.041	1.040.484	1.046.583	1.001.963	1.071.346	1.119.133	1.221.443	1.211.314
Acciones cotizadas	AF.511	119.925	125.587	137.573	107.426	113.420	106.058	113.920	109.896
Acciones no cotizadas	AF.512	217.349	183.729	200.237	165.786	164.808	146.223	141.497	143.701
Otras participaciones en el capital	AF.519	442.512	448.305	392.204	414.746	446.813	508.086	547.443	571.553
Participaciones en fondos de inversión	AF.52	266.255	282.862	316.569	314.005	346.307	358.766	418.584	386.164
Seguros, pensiones y garantías estandarizadas	AF.6	339.173	349.058	360.284	358.163	383.958	388.089	388.459	335.137
Reservas técnicas de seguro no vida	AF.61	14.645	12.123	15.320	16.060	11.811	11.886	10.906	10.298
Derechos de seguros de vida y rentas periódicas	AF.62	158.569	170.270	172.873	176.810	194.556	198.576	187.679	151.360
Derechos por pensiones, del cual:	AF.63	165.960	166.666	172.092	165.294	177.460	177.501	189.731	173.339
De contribución definida	AF.63A	-	119.295	124.969	120.387	130.807	133.193	144.070	130.244
De prestación definida	AF.63B	-	47.370	47.123	44.906	46.653	44.307	45.662	43.095
Derechos de prestaciones distintas de pensiones	AF.6P	-	-	-	-	130	127	143	139
Otros activos	AF.7/8	51.393	50.451	57.482	67.183	66.287	81.639	73.243	81.713
Derivados financieros	AF.7	578	612	2.183	2.861	2.695	2.838	2.927	3.056
Créditos comerciales y anticipos (a)	AF.81	13.442	13.687	13.336	13.709	13.851	22.347	15.296	16.595
Otras cuentas ptes. de cobro excl. créditos comerc.	AF.89	37.372	36.153	41.963	50.613	49.741	56.454	55.021	62.062
TOTAL		2.323.422	2.325.864	2.337.213	2.321.544	2.451.765	2.598.618	2.730.944	2.715.906
II. ACTIVOS FINANCIEROS NETOS (=I-III)(a)	BF.90	1.551.756	1.565.279	1.580.524	1.564.240	1.694.184	1.848.210	1.966.226	1.954.204
III. PASIVOS	AF	771.665	760.585	756.689	757.304	757.580	750.408	764.718	761.702
Préstamos	AF.4	733.070	718.277	710.808	709.437	707.588	700.387	704.211	703.634
Préstamos a corto plazo	AF.41	28.006	26.874	27.333	29.638	32.240	31.086	32.594	34.791
Préstamos a largo plazo	AF.42	705.064	691.403	683.476	679.799	675.348	669.301	671.616	668.843
Otros pasivos	AF.7/8	38.596	42.308	45.881	47.867	49.992	50.021	60.508	58.067
Derivados financieros	AF.7	-	-	-	-	-	-	-	-
Créditos comerciales y anticipos (a)	AF.81	10.696	11.503	12.216	12.826	11.871	12.315	18.092	10.986
Otras cuentas ptes. de pago excl. créditos comerc.	AF.89	27.900	30.806	33.665	35.041	38.121	37.706	42.416	47.081

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

2021-III	2021-IV	2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	Code	
2.672.422	2.730.944	2.702.566	2.708.530	2.651.155	2.715.906	2.744.227	2.814.169	AF	I. OUTSTANDING FINANCIAL ASSETS
1.016.608	1.035.086	1.049.615	1.071.039	1.065.794	1.074.453	1.050.524	1.057.716	AF.2	Currency and deposits
60.175	59.502	58.732	59.055	55.811	53.312	51.668	51.346	AF.21	Currency
853.031	879.650	901.118	926.135	926.139	937.906	910.958	902.459	AF.22	Transferable deposits
103.402	95.934	89.765	85.850	83.844	83.234	87.898	103.912	AF.29	Other deposits
12.580	12.712	9.817	9.933	9.991	13.289	23.472	30.294	AF.3	Debt securities
141	145	163	231	276	2.183	11.301	18.160	AF.31	Short-term
12.440	12.567	9.653	9.702	9.715	11.106	12.170	12.134	AF.32	Long-term
-	-	-	-	-	-	-	-	AF.4	Loans
-	-	-	-	-	-	-	-	AF.42	Long-term
1.193.061	1.221.443	1.200.923	1.185.785	1.164.968	1.211.314	1.250.053	1.281.253	AF.5	Equity and investment fund shares
116.583	113.920	111.729	109.719	101.572	109.896	118.663	123.452	AF.511	Listed shares
142.355	141.497	142.543	144.341	141.341	143.701	147.843	146.722	AF.512	Unlisted shares
533.024	547.443	542.019	548.890	545.569	571.553	576.097	593.026	AF.519	Other equity
401.100	418.584	404.632	382.836	376.486	386.164	407.450	418.053	AF.52	Investment fund shares
384.548	388.459	370.099	348.439	336.389	335.137	344.598	348.108	AF.6	Insurance, pensions and standardised guarantees
11.268	10.906	11.070	11.036	10.901	10.298	10.961	11.339	AF.61	Non-life insurance technical reserves
187.346	187.679	176.135	161.667	152.998	151.360	157.579	159.227	AF.62	Life insurance schemes and annuity entitlements
185.796	189.731	182.758	175.489	172.352	173.339	175.907	177.394	AF.63	Pension entitlements
139.915	144.070	139.102	131.711	128.793	130.244	133.487	135.084	AF.63A	Defined contribution
45.881	45.662	43.655	43.778	43.559	43.095	42.420	42.310	AF.63B	Defined benefit
139	143	136	246	137	139	151	148	AF.6P	Entitlements to non-pension benefits
65.625	73.243	72.112	93.333	74.014	81.713	75.580	96.798	AF.7/8	Other assets
2.928	2.927	2.846	2.978	3.029	3.056	3.335	3.145	AF.7	Financial derivatives
14.078	15.296	14.511	14.849	15.714	16.595	15.199	16.116	AF.81	Trade credits and advances
48.618	55.021	54.755	75.507	55.271	62.062	57.046	77.536	AF.89	Other accounts receivable excluding trade credits
2.672.422	2.730.944	2.702.566	2.708.530	2.651.155	2.715.906	2.744.227	2.814.169		TOTAL
1.917.593	1.966.226	1.944.171	1.935.409	1.889.388	1.954.204	1.991.438	2.052.720	BF.90	II. NET FINANCIAL ASSETS (=I-III)(a)
754.829	764.718	758.395	773.122	761.766	761.702	752.789	761.450	AF	III. OUTSTANDING LIABILITIES
702.700	704.211	703.992	717.118	707.967	703.634	695.858	703.244	AF.4	Loans
30.921	32.594	31.648	42.461	33.624	34.791	34.185	45.637	AF.41	Short-term
671.779	671.616	672.345	674.658	674.343	668.843	661.673	657.607	AF.42	Long-term
52.128	60.508	54.402	56.003	53.800	58.067	56.931	58.205	AF.7/8	Other liabilities
-	-	-	-	-	-	-	-	AF.7	Financial derivatives
14.800	18.092	12.515	11.812	11.504	10.986	13.326	10.666	AF.81	Trade credits and advances
37.329	42.416	41.887	44.192	42.295	47.081	43.604	47.539	AF.89	Other accounts payable excluding trade credits