

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	2015	2016	2017	2018	2019	2020	2021	2022
I. ADQUISICIONES NETAS DE ACTIVOS FINANCIEROS	F	6.259	9.176	16.448	11.129	51.526	116.361	71.777	39.308
Efectivo y depósitos	F.2	-6.737	9.307	-5.327	23.945	37.769	78.704	39.213	39.200
Efectivo	F.21	-5.143	-7.832	-7.328	-8.056	-7.885	13.788	-2.641	-6.190
Depósitos transferibles	F.22	66.367	76.783	67.748	63.350	68.045	94.337	74.121	58.256
Otros depósitos	F.29	-67.961	-59.643	-65.747	-31.349	-22.391	-29.421	-32.266	-12.867
Valores representativos de deuda	F.3	-6.682	-4.519	-11.759	-2.010	-237	-793	-546	3.679
Valores a corto plazo	F.31	-515	-644	-294	23	61	53	-88	2.000
Valores a largo plazo	F.32	-6.167	-3.875	-11.465	-2.033	-299	-846	-458	1.679
Préstamos	F.4	-	-	-	-	-	-	-	-
Préstamos a largo plazo	F.42	-	-	-	-	-	-	-	-
Participaciones en el capital y en fondos de inversión	F.5	13.186	3.992	18.243	-15.924	5.121	27.488	41.298	-6.895
Acciones cotizadas	F.511	-17.246	3.835	5.816	-7.550	-1.683	2.208	-6.656	-1.041
Acciones no cotizadas	F.512	2.019	-2.119	-1.957	-1.124	-2.984	-1.637	81	-2.244
Otras participaciones en el capital	F.519	-3.805	-11.435	-14.241	-12.097	6.585	14.573	14.249	-16.043
Participaciones en fondos de inversión	F.52	32.218	13.710	28.624	4.846	3.203	12.344	33.624	12.432
Seguros, pensiones y garantías estandarizadas	F.6	6.564	2.941	9.589	-3.893	8.947	-4.301	-634	-5.172
Reservas técnicas de seguro no vida	F.61	266	509	2.719	1.188	1.975	810	-875	-199
Derechos de seguros de vida y rentas periódicas	F.62	3.890	3.375	3.696	-1.967	3.527	-3.431	-4.883	-6.147
Derechos por pensiones, del cual:	F.63	2.407	-943	3.173	-3.115	3.315	-1.676	5.107	1.178
De contribución definida	F.63A	-	-9.231	-6.343	274	3.445	1.729	2.835	-2.372
De prestación definida	F.63B	-	9.316	9.517	-3.389	-130	-3.405	2.272	3.550
Derechos de prestaciones distintas de pensiones	F.6P	-	-	-	-	130	-4	16	-4
Otros activos	F.7/8	-71	-2.545	5.702	9.012	-73	15.263	-7.554	8.496
Derivados financieros	F.7	102	151	176	43	154	9	209	148
Créditos comerciales y anticipos (a)	F.81	-153	136	-284	405	143	8.542	-7.051	1.312
Otras cuentas ptes. de cobro excl. créditos comerc.	F.89	-20	-2.832	5.811	8.563	-371	6.712	-712	7.035
TOTAL		6.259	9.176	16.448	11.129	51.526	116.361	71.777	39.308
II. OPERACIONES FINANCIERAS NETAS (=I-III)	B.9	26.439	26.611	11.477	9.481	31.167	102.941	48.043	-2.803
III. PASIVOS NETOS CONTRAÍDOS	F	-20.179	-17.435	4.971	1.648	20.359	13.419	23.734	42.110
Préstamos	F.4	-17.355	-12.108	-3.960	1.406	574	-4.227	6.822	3.665
Préstamos a corto plazo	F.41	1.647	-1.132	459	2.305	2.602	-1.154	1.508	2.197
Préstamos a largo plazo	F.42	-19.001	-10.976	-4.419	-899	-2.028	-3.073	5.314	1.468
Otros pasivos	F.7/8	-2.825	-5.327	8.931	242	19.785	17.647	16.912	38.445
Derivados financieros	F.7	-	-	-	-	-	-	-	-
Créditos comerciales y anticipos (a)	F.81	739	767	715	611	-961	436	5.779	-7.097
Otras cuentas ptes. de pago excl. créditos comerc.	F.89	-3.564	-6.094	8.216	-369	20.746	17.211	11.133	45.543

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

2021-III	2021-IV	2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	Code	
-16.057	36.564	3.986	41.857	-32.765	26.229	-9.405	40.908	F	I. NET ACQUISITION OF FINANCIAL ASSETS
-3.500	18.341	14.466	21.249	-5.408	8.893	-23.889	7.139	F.2	Currency and deposits
-2.313	-673	-770	323	-3.244	-2.498	-1.645	-322	F.21	Currency
6.312	26.619	21.468	25.017	4	11.767	-26.948	-8.499	F.22	Transferable deposits
-7.499	-7.605	-6.232	-4.091	-2.168	-376	4.704	15.961	F.29	Other deposits
-448	261	-2.171	1.572	-959	5.237	9.824	6.700	F.3	Debt securities
11	-	4	50	35	1.911	9.012	6.863	F.31	Short-term
-459	261	-2.175	1.522	-994	3.326	813	-162	F.32	Long-term
-	-	-	-	-	-	-	-	F.4	Loans
-	-	-	-	-	-	-	-	F.42	Long-term
9.855	8.792	-5.090	-60	-5.645	3.900	8.893	4.067	F.5	Equity and investment fund shares
219	-3.214	-179	1.130	-2.025	33	-4.115	337	F.511	Listed shares
-520	511	-1.055	160	130	-1.479	598	-1.815	F.512	Unlisted shares
3.805	2.658	-4.910	-4.553	-4.552	-2.028	302	383	F.519	Other equity
6.351	8.836	1.053	3.202	803	7.374	12.108	5.163	F.52	Investment fund shares
-2.357	1.454	-2.095	-2.090	-1.382	395	2.205	1.495	F.6	Insurance, pensions and standardised guarantees
302	-336	269	72	-20	-520	766	479	F.61	Non-life insurance technical reserves
-2.667	75	-685	-2.917	-1.623	-922	495	-255	F.62	Life insurance schemes and annuity entitlements
6	1.711	-1.672	645	370	1.835	933	1.273	F.63	Pension entitlements
233	1.730	-1.268	-1.299	-870	1.065	571	231	F.63A	Defined contribution
-227	-18	-404	1.944	1.240	770	362	1.044	F.63B	Defined benefit
3	5	-7	110	-109	2	12	-3	F.6P	Entitlements to non-pension benefits
-19.608	7.716	-1.124	21.187	-19.371	7.804	-6.439	21.507	F.7/8	Other assets
30	97	-73	100	-	120	-36	103	F.7	Financial derivatives
1.564	1.218	-785	337	865	894	-1.389	916	F.81	Trade credits and advances
-21.201	6.401	-267	20.750	-20.237	6.789	-5.014	20.488	F.89	Other accounts receivable excluding trade credits
-16.057	36.564	3.986	41.857	-32.765	26.229	-9.405	40.908		TOTAL
-5.595	17.763	3.739	9.750	-27.240	10.948	5.111	31.551	B.9	II. NET FINANCIAL TRANSACTIONS (=I-III)
-10.462	18.802	247	32.107	-5.525	15.281	-14.516	9.357	F	III. NET INCURRENCE OF LIABILITIES
-8.134	2.250	648	14.515	-9.028	-2.470	-7.165	8.083	F.4	Loans
-8.289	1.673	-946	10.813	-8.837	1.167	-606	11.452	F.41	Short-term
155	577	1.594	3.702	-191	-3.637	-6.559	-3.369	F.42	Long-term
-2.328	16.552	-401	17.592	3.502	17.752	-7.351	1.274	F.7/8	Other liabilities
-	-	-	-	-	-	-	-	F.7	Financial derivatives
3.343	3.292	-5.577	-700	-306	-515	2.340	-2.660	F.81	Trade credits and advances
-5.671	13.260	5.176	18.292	3.809	18.266	-9.691	3.934	F.89	Other accounts payable excluding trade credits