

CUENTAS FINANCIERAS - SEC 2010
Detalle por instrumentos de las cuentas no consolidadas
2.21.c Hogares

millones de euros

	Código	2016	2017	2018	2019	2020	2021	2022	2023
BALANCE FINANCIERO									
I. ACTIVOS FINANCIEROS	AF	2.306.844	2.365.154	2.321.898	2.475.304	2.589.865	2.720.566	2.677.396	2.866.696
Efectivo y depósitos	AF.2	843.123	839.316	862.347	899.965	980.098	1.019.069	1.057.327	1.045.811
Valores representativos de deuda	AF.3	23.473	15.965	13.453	11.393	12.284	10.921	13.389	36.838
Préstamos	AF.4	47.830	58.415	49.441	53.206	65.973	69.249	56.003	48.902
Participaciones en el capital y fondos de inversión	AF.5	990.874	1.034.756	973.410	1.062.895	1.075.524	1.166.671	1.150.440	1.307.860
Seguros, pensiones y garantías estandarizadas	AF.6	349.776	360.284	358.163	383.958	388.088	388.458	335.132	359.917
Otros activos	AF.7/8	51.769	56.417	65.083	63.888	67.898	66.198	65.105	67.368
TOTAL		2.306.844	2.365.154	2.321.898	2.475.304	2.589.865	2.720.566	2.677.396	2.866.696
II. ACTIVOS FINANCIEROS NETOS (=I-III)	BF.90	1.551.406	1.613.219	1.569.636	1.723.437	1.845.259	1.966.146	1.918.029	2.126.227
III. PASIVOS	AF	755.438	751.935	752.261	751.868	744.606	754.420	759.367	740.469
Préstamos	AF.4	714.616	706.813	705.211	703.121	695.956	701.156	701.899	685.532
Otros pasivos	AF.7/8	40.822	45.122	47.051	48.746	48.650	53.263	57.468	54.937
CUENTA DE OPERACIONES FINANCIERAS									
I. ADQUISICIONES NETAS DE ACTIVOS FINANCIEROS	F	28.339	28.054	1.567	60.294	117.852	68.273	19.497	29.846
Efectivo y depósitos	F.2	8.952	-3.397	22.851	37.469	80.448	38.627	38.014	-11.570
Valores representativos de deuda	F.3	-4.501	-13.257	-2.102	94	-1.232	-1.146	2.691	22.946
Préstamos	F.4	9.629	10.609	-8.974	3.764	12.760	3.259	-13.140	-7.097
Participaciones en el capital y fondos de inversión	F.5	9.177	22.073	-14.297	11.978	25.686	29.100	-1.776	16.126
Seguros, pensiones y garantías estandarizadas	F.6	2.722	8.870	-3.893	7.904	-4.302	-636	-5.157	7.236
Otros activos	F.7/8	2.360	3.157	7.982	-915	4.492	-931	-1.135	2.205
TOTAL		28.339	28.054	1.567	60.294	117.852	68.273	19.497	29.846
II. OPERACIONES FINANCIERAS NETAS (=I-III)	B.9	7.680	5.972	9.460	20.209	96.875	68.417	6.426	39.943
III. PASIVOS NETOS CONTRAÍDOS	F	20.659	22.082	-7.893	40.085	20.977	-144	13.072	-10.096
Préstamos	F.4	-11.907	-4.316	1.202	381	-4.459	8.186	4.971	-13.291
Otros pasivos	F.7/8	32.566	26.398	-9.096	39.704	25.436	-8.330	8.101	3.195

15/10/24

FINANCIAL ACCOUNTS - ESA 2010
Breakdown by instrument of the unconsolidated accounts
2.21.c Households

EUR millions

2022-III	2022-IV	2023-I	2023-II	2023-III	2023-IV	2024-I	2024-II	Code	
FINANCIAL BALANCE SHEET									
2.583.566	2.677.396	2.754.081	2.824.417	2.765.509	2.866.696	2.922.712	2.981.621	AF	I. OUTSTANDING FINANCIAL ASSETS
1.048.265	1.057.327	1.032.489	1.039.140	1.029.215	1.045.811	1.046.095	1.074.172	AF.2	Currency and deposits
10.552	13.389	23.230	29.044	33.918	36.838	37.550	38.818	AF.3	Debt securities
61.056	56.003	53.834	51.603	51.019	48.902	50.028	49.188	AF.4	Loans
1.066.351	1.150.440	1.237.045	1.271.983	1.242.403	1.307.860	1.357.260	1.372.042	AF.5	Equity and investment fund shares
336.412	335.132	344.717	348.386	342.637	359.917	366.569	365.594	AF.6	Insurance, pensions and standardised guarantees
60.930	65.105	62.765	84.262	66.317	67.368	65.209	81.807	AF.7/8	Other assets
2.583.566	2.677.396	2.754.081	2.824.417	2.765.509	2.866.696	2.922.712	2.981.621		TOTAL
1.822.971	1.918.029	2.004.522	2.065.033	2.023.320	2.126.227	2.182.074	2.227.037	BF.90	II. NET FINANCIAL ASSETS (=I-III)
760.595	759.367	749.559	759.385	742.189	740.469	740.638	754.585	AF	III. OUTSTANDING LIABILITIES
705.986	701.899	694.616	702.867	688.883	685.532	682.459	695.854	AF.4	Loans
54.610	57.468	54.942	56.518	53.307	54.937	58.179	58.731	AF.7/8	Other liabilities
FINANCIAL TRANSACTIONS ACCOUNT									
-24.740	18.788	-12.815	39.542	-19.509	22.628	20.103	52.753	F	I. NET ACQUISITION OF FINANCIAL ASSETS
-4.942	9.295	-24.808	6.589	-9.981	16.631	249	28.026	F.2	Currency and deposits
301	2.913	9.494	5.793	4.941	2.718	576	1.224	F.3	Debt securities
-2.483	-5.037	-2.166	-2.231	-584	-2.115	1.126	-840	F.4	Loans
-2.586	7.014	5.106	6.107	4.179	733	19.704	8.307	F.5	Equity and investment fund shares
-1.378	364	2.248	1.535	-134	3.587	611	-496	F.6	Insurance, pensions and standardised guarantees
-13.650	4.240	-2.688	21.748	-17.930	1.075	-2.164	16.533	F.7/8	Other assets
-24.740	18.788	-12.815	39.542	-19.509	22.628	20.103	52.753		TOTAL
-13.641	13.840	-3.575	27.095	-6.641	23.064	14.716	28.915	B.9	II. NET FINANCIAL TRANSACTIONS (=I-III)
-11.099	4.948	-9.239	12.447	-12.868	-435	5.387	23.838	F	III. NET INCURRENCE OF LIABILITIES
-9.042	-2.225	-6.668	8.950	-13.532	-2.042	-2.564	14.823	F.4	Loans
-2.057	7.172	-2.572	3.496	664	1.607	7.951	9.015	F.7/8	Other liabilities