

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	2015	2016	2017	2018	2019	2020	2021	2022
I. ACTIVOS FINANCIEROS									
<i>Balance financiero, al inicio del periodo</i>	AF	2.100.129	2.323.422	2.325.864	2.337.213	2.321.544	2.451.765	2.598.618	2.730.944
<i>Operaciones financieras</i>	F	6.259	9.176	16.448	11.129	51.526	116.361	71.777	39.308
<i>Revalorizaciones</i>	K.7	65.103	-10.242	44.775	-45.167	71.891	-11.356	56.869	-53.853
<i>Otras variaciones en el volumen</i>	K.5/6	151.931	3.509	-49.873	18.369	6.803	41.849	3.680	-492
<i>Balance financiero, al final del periodo</i>	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									
<i>Balance financiero, al inicio del periodo</i>	AF	857.955	851.218	860.525	855.198	879.143	917.155	995.552	1.035.086
<i>Operaciones financieras</i>	F	-6.737	9.307	-5.327	23.945	37.769	78.704	39.213	39.200
<i>Revalorizaciones</i>	K.7	-	-	-	-	243	-312	342	99
<i>Otras variaciones en el volumen</i>	K.5/6	-	-	-	-	-1	5	-20	67
<i>Balance financiero, al final del periodo</i>	AF	851.218	860.525	855.198	879.143	917.155	995.552	1.035.086	1.074.453
Valores representativos de deuda									
<i>Balance financiero, al inicio del periodo</i>	AF	38.954	35.596	25.346	17.666	15.092	13.019	14.206	12.712
<i>Operaciones financieras</i>	F	-6.682	-4.519	-11.759	-2.010	-237	-793	-546	3.679
<i>Revalorizaciones</i>	K.7	3.324	-5.731	4.079	-1.795	-1.699	1.931	-909	-3.099
<i>Otras variaciones en el volumen</i>	K.5/6	-	-	-	1.231	-136	49	-39	-3
<i>Balance financiero, al final del periodo</i>	AF	35.596	25.346	17.666	15.092	13.019	14.206	12.712	13.289
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	817.967	1.046.041	1.040.484	1.046.583	1.001.963	1.071.346	1.119.133	1.221.443
<i>Operaciones financieras</i>	F	13.186	3.992	18.243	-15.924	5.121	27.488	41.298	-6.895
<i>Revalorizaciones</i>	K.7	62.958	-9.549	37.664	-45.780	49.929	-21.435	56.548	-2.835
<i>Otras variaciones en el volumen</i>	K.5/6	151.931	-	-49.807	17.084	14.333	41.733	4.464	-399
<i>Balance financiero, al final del periodo</i>	AF	1.046.041	1.040.484	1.046.583	1.001.963	1.071.346	1.119.133	1.221.443	1.211.314
Seguros, pensiones y garantías estandarizadas									
<i>Balance financiero, al inicio del periodo</i>	AF	333.667	339.173	349.058	360.284	358.163	383.958	388.089	388.459
<i>Operaciones financieras</i>	F	6.564	2.941	9.589	-3.893	8.947	-4.301	-634	-5.172
<i>Revalorizaciones</i>	K.7	-1.058	5.038	1.637	1.773	23.679	8.326	1.003	-48.006
<i>Otras variaciones en el volumen</i>	K.5/6	-	1.905	-	-	-6.832	106	2	-146
<i>Balance financiero, al final del periodo</i>	AF	339.173	349.058	360.284	358.163	383.958	388.089	388.459	335.137
Otros activos									
<i>Balance financiero, al inicio del periodo</i>	AF	51.586	51.393	50.451	57.482	67.183	66.287	81.639	73.243
<i>Operaciones financieras</i>	F	-71	-2.545	5.702	9.012	-73	15.263	-7.554	8.496
<i>Revalorizaciones</i>	K.7	-121	-1	1.395	635	-262	134	-115	-13
<i>Otras variaciones en el volumen</i>	K.5/6	-	1.604	-66	54	-561	-45	-727	-12
<i>Balance financiero, al final del periodo</i>	AF	51.393	50.451	57.482	67.183	66.287	81.639	73.243	81.713

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

2021-III	2021-IV	2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	Code	
I. FINANCIAL ASSETS									
2.696.817	2.672.422	2.730.944	2.702.566	2.708.530	2.651.155	2.715.906	2.744.227	AF	<i>Financial balance sheet at the beginning of period</i>
-16.057	36.564	3.986	41.857	-32.765	26.229	-9.405	40.908	F	<i>Financial transactions</i>
-7.928	21.420	-32.288	-35.854	-24.570	38.859	37.674	29.036	K.7	<i>Revaluations</i>
-410	537	-75	-39	-41	-337	51	-1	K.5/6	<i>Other changes in volume</i>
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>Financial balance sheet at the end of period</i>
Currency and deposits									
1.020.045	1.016.608	1.035.086	1.049.615	1.071.039	1.065.794	1.074.453	1.050.524	AF	<i>Financial balance sheet at the beginning of period</i>
-3.500	18.341	14.466	21.249	-5.408	8.893	-23.889	7.139	F	<i>Financial transactions</i>
67	142	46	159	145	-250	-40	54	K.7	<i>Revaluations</i>
-5	-5	17	17	17	17	-	-	K.5/6	<i>Other changes in volume</i>
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	<i>Financial balance sheet at the end of period</i>
Debt securities									
13.802	12.580	12.712	9.817	9.933	9.991	13.289	23.472	AF	<i>Financial balance sheet at the beginning of period</i>
-448	261	-2.171	1.572	-959	5.237	9.824	6.700	F	<i>Financial transactions</i>
-735	-129	-722	-1.455	1.017	-1.938	358	122	K.7	<i>Revaluations</i>
-39	-	-3	-	-	-	-	-	K.5/6	<i>Other changes in volume</i>
12.580	12.712	9.817	9.933	9.991	13.289	23.472	30.294	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									
1.190.929	1.193.061	1.221.443	1.200.923	1.185.785	1.164.968	1.211.314	1.250.053	AF	<i>Financial balance sheet at the beginning of period</i>
9.855	8.792	-5.090	-60	-5.645	3.900	8.893	4.067	F	<i>Financial transactions</i>
-8.144	19.049	-15.393	-15.048	-15.141	42.748	29.829	27.136	K.7	<i>Revaluations</i>
421	540	-36	-29	-32	-302	16	-3	K.5/6	<i>Other changes in volume</i>
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	<i>Financial balance sheet at the end of period</i>
Insurance, pensions and standardised guarantees									
386.047	384.548	388.459	370.099	348.439	336.389	335.137	344.598	AF	<i>Financial balance sheet at the beginning of period</i>
-2.357	1.454	-2.095	-2.090	-1.382	395	2.205	1.495	F	<i>Financial transactions</i>
864	2.455	-16.213	-19.543	-10.641	-1.608	7.215	2.015	K.7	<i>Revaluations</i>
-5	1	-53	-26	-26	-39	41	-	K.5/6	<i>Other changes in volume</i>
384.548	388.459	370.099	348.439	336.389	335.137	344.598	348.108	AF	<i>Financial balance sheet at the end of period</i>
Other assets									
85.994	65.625	73.243	72.112	93.333	74.014	81.713	75.580	AF	<i>Financial balance sheet at the beginning of period</i>
-19.608	7.716	-1.124	21.187	-19.371	7.804	-6.439	21.507	F	<i>Financial transactions</i>
20	-97	-7	34	51	-92	312	-291	K.7	<i>Revaluations</i>
-782	-	-	-	-	-12	-7	2	K.5/6	<i>Other changes in volume</i>
65.625	73.243	72.112	93.333	74.014	81.713	75.580	96.798	AF	<i>Financial balance sheet at the end of period</i>

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	Código	2015	2016	2017	2018	2019	2020	2021	2022
II. ACTIVOS FINANCIEROS NETOS (=I-III)									
<i>Balance financiero, al inicio del periodo</i>	<i>BF.90</i>	1.297.362	1.551.756	1.565.279	1.580.524	1.564.240	1.694.184	1.848.210	1.966.226
<i>Operaciones financieras</i>	<i>B.9</i>	26.439	26.611	11.477	9.481	31.167	102.941	48.043	-2.803
<i>Revalorizaciones</i>	<i>K.7</i>	64.593	-10.461	45.247	-45.348	71.763	-11.180	56.779	-53.901
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	163.362	-2.627	-41.479	19.582	27.014	62.264	13.194	44.682
<i>Balance financiero, al final del periodo</i>	<i>BF.90</i>	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									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	802.767	771.665	760.585	756.689	757.304	757.580	750.408	764.718
<i>Operaciones financieras</i>	<i>F</i>	-20.179	-17.435	4.971	1.648	20.359	13.419	23.734	42.110
<i>Revalorizaciones</i>	<i>K.7</i>	510	219	-472	180	128	-176	90	48
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-11.431	6.136	-8.395	-1.213	-20.211	-20.415	-9.514	-45.175
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	771.665	760.585	756.689	757.304	757.580	750.408	764.718	761.702
Préstamos									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	757.525	733.070	718.277	710.808	709.437	707.588	700.387	704.211
<i>Operaciones financieras</i>	<i>F</i>	-17.355	-12.108	-3.960	1.406	574	-4.227	6.822	3.665
<i>Revalorizaciones</i>	<i>K.7</i>	510	176	-473	180	122	-176	88	56
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-7.610	-2.861	-3.037	-2.958	-2.545	-2.798	-3.087	-4.297
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	733.070	718.277	710.808	709.437	707.588	700.387	704.211	703.634
Otros pasivos									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	45.242	38.596	42.308	45.881	47.867	49.992	50.021	60.508
<i>Operaciones financieras</i>	<i>F</i>	-2.825	-5.327	8.931	242	19.785	17.647	16.912	38.445
<i>Revalorizaciones y otras variaciones</i>	<i>K.5/6/7</i>	-3.821	9.039	-5.358	1.745	-17.660	-17.618	-6.425	-40.886
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	38.596	42.308	45.881	47.867	49.992	50.021	60.508	58.067

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EUR millions

2021-III	2021-IV	2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	Code	
II. NET FINANCIAL ASSETS (=I-III)									
1.934.333	1.917.593	1.966.226	1.944.171	1.935.409	1.889.388	1.954.204	1.991.438	BF.90	Financial balance sheet at the beginning of period
-5.595	17.763	3.739	9.750	-27.240	10.948	5.111	31.551	B.9	Financial transactions
-7.966	21.396	-32.306	-35.931	-24.644	38.979	37.700	29.042	K.7	Revaluations
-3.178	9.474	6.512	17.418	5.864	14.889	-5.577	690	K.5/6	Other changes in volume
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	Financial balance sheet at the end of period
III. LIABILITIES									
762.484	754.829	764.718	758.395	773.122	761.766	761.702	752.789	AF	Financial balance sheet at the beginning of period
-10.462	18.802	247	32.107	-5.525	15.281	-14.516	9.357	F	Financial transactions
38	25	17	76	75	-120	-25	-6	K.7	Revaluations
2.769	-8.937	-6.587	-17.457	-5.905	-15.226	5.628	-690	K.5/6	Other changes in volume
754.829	764.718	758.395	773.122	761.766	761.702	752.789	761.450	AF	Financial balance sheet at the end of period
Loans									
711.597	702.700	704.211	703.992	717.118	707.967	703.634	695.858	AF	Financial balance sheet at the beginning of period
-8.134	2.250	648	14.515	-9.028	-2.470	-7.165	8.083	F	Financial transactions
37	24	20	76	76	-117	-26	-8	K.7	Revaluations
-800	-764	-886	-1.465	-200	-1.746	-585	-689	K.5/6	Other changes in volume
702.700	704.211	703.992	717.118	707.967	703.634	695.858	703.244	AF	Financial balance sheet at the end of period
Other liabilities									
50.887	52.128	60.508	54.402	56.003	53.800	58.067	56.931	AF	Financial balance sheet at the beginning of period
-2.328	16.552	-401	17.592	3.502	17.752	-7.351	1.274	F	Financial transactions
3.570	-8.172	-5.704	-15.992	-5.706	-13.484	6.215	-	K.5/6/7	Revaluations and other changes
52.128	60.508	54.402	56.003	53.800	58.067	56.931	58.205	AF	Financial balance sheet at the end of period