

Cuentas financieras - SEC 2010
Detalle por instrumentos de las cuentas no consolidadas
2.21.c Hogares

millones de euros

	Código	2017	2018	2019	2020	2021	2022	2023	2024
BALANCE FINANCIERO									
I. ACTIVOS FINANCIEROS	AF	2.365.154	2.321.898	2.475.304	2.589.865	2.735.448	2.698.640	2.844.403	3.056.060
Efectivo y depósitos	AF.2	839.316	862.347	899.965	980.098	1.019.069	1.057.333	1.045.855	1.080.170
Valores representativos de deuda	AF.3	15.965	13.453	11.393	12.284	10.921	13.389	37.374	36.371
Préstamos	AF.4	58.415	49.441	53.206	65.973	69.249	56.003	48.903	47.950
Participaciones en el capital y fondos de inversión	AF.5	1.034.756	973.410	1.062.895	1.075.524	1.174.092	1.165.417	1.278.422	1.435.538
Seguros, pensiones y garantías estandarizadas	AF.6	360.284	358.163	383.958	388.088	391.458	337.217	362.793	381.191
Otros activos	AF.7/8	56.417	65.083	63.888	67.898	70.660	69.281	71.057	74.841
TOTAL		2.365.154	2.321.898	2.475.304	2.589.865	2.735.448	2.698.640	2.844.403	3.056.060
II. ACTIVOS FINANCIEROS NETOS (=I-III)	BF.90	1.613.219	1.569.636	1.723.437	1.845.259	1.981.029	1.939.265	2.101.198	2.303.135
III. PASIVOS	AF	751.935	752.261	751.868	744.606	754.420	759.375	743.205	752.924
Préstamos	AF.4	706.813	705.211	703.121	695.956	701.156	701.899	685.661	691.008
Otros pasivos	AF.7/8	45.122	47.051	48.746	48.650	53.263	57.476	57.545	61.916
CUENTA DE OPERACIONES FINANCIERAS									
I. ADQUISICIONES NETAS DE ACTIVOS FINANCIEROS	F	28.054	1.567	60.294	117.852	79.527	18.624	38.544	87.191
Efectivo y depósitos	F.2	-3.397	22.851	37.469	80.448	38.627	38.021	-11.561	34.217
Valores representativos de deuda	F.3	-13.257	-2.102	94	-1.232	-1.146	2.686	22.946	-1.066
Préstamos	F.4	10.609	-8.974	3.764	12.760	3.259	-13.140	-7.097	-954
Participaciones en el capital y fondos de inversión	F.5	22.073	-14.297	11.978	25.686	37.270	-1.475	24.619	48.489
Seguros, pensiones y garantías estandarizadas	F.6	8.870	-3.893	7.904	-4.302	-636	-6.071	7.981	1.777
Otros activos	F.7/8	3.157	7.982	-915	4.492	2.153	-1.396	1.655	4.727
TOTAL		28.054	1.567	60.294	117.852	79.527	18.624	38.544	87.191
II. OPERACIONES FINANCIERAS NETAS (=I-III)	B.9	5.972	9.460	20.209	96.875	71.168	3.736	44.948	65.068
III. PASIVOS NETOS CONTRAÍDOS	F	22.082	-7.893	40.085	20.977	8.359	14.888	-6.405	22.122
Préstamos	F.4	-4.316	1.202	381	-4.459	8.186	4.971	-13.159	8.350
Otros pasivos	F.7/8	26.398	-9.096	39.704	25.436	173	9.917	6.755	13.773

7/4/25

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

EUR millions

2023-I	2023-II	2023-III	2023-IV	2024-I	2024-II	2024-III	2024-IV	Code	
									FINANCIAL BALANCE SHEET
2.759.568	2.819.035	2.756.245	2.844.403	2.897.867	2.959.740	2.992.737	3.056.060	AF	I. OUTSTANDING FINANCIAL ASSETS
1.032.497	1.039.148	1.029.227	1.045.855	1.046.078	1.074.266	1.055.454	1.080.170	AF.2	Currency and deposits
23.230	29.044	33.918	37.374	37.949	39.094	38.659	36.371	AF.3	Debt securities
53.834	51.603	51.019	48.903	50.028	50.062	49.977	47.950	AF.4	Loans
1.235.712	1.259.628	1.226.019	1.278.422	1.324.516	1.344.744	1.398.810	1.435.538	AF.5	Equity and investment fund shares
347.092	350.942	345.198	362.793	369.324	368.597	376.235	381.191	AF.6	Insurance, pensions and standardised guarantees
67.204	88.671	70.863	71.057	69.972	82.977	73.603	74.841	AF.7/8	Other assets
2.759.568	2.819.035	2.756.245	2.844.403	2.897.867	2.959.740	2.992.737	3.056.060		TOTAL
2.009.660	2.057.522	2.011.834	2.101.198	2.156.461	2.202.366	2.247.860	2.303.135	BF.90	II. NET FINANCIAL ASSETS (=I-III)
749.908	761.513	744.411	743.205	741.407	757.374	744.877	752.924	AF	III. OUTSTANDING LIABILITIES
694.709	702.969	689.015	685.661	682.508	696.493	687.880	691.008	AF.4	Loans
55.199	58.544	55.396	57.545	58.898	60.881	56.997	61.916	AF.7/8	Other liabilities
									FINANCIAL TRANSACTIONS ACCOUNT
-9.692	42.173	-17.667	23.730	16.631	51.395	-17.839	37.004	F	I. NET ACQUISITION OF FINANCIAL ASSETS
-24.807	6.590	-9.977	16.634	236	28.151	-18.768	24.599	F.2	Currency and deposits
9.494	5.793	4.941	2.718	559	1.200	-514	-2.312	F.3	Debt securities
-2.166	-2.231	-584	-2.115	1.124	34	-85	-2.027	F.4	Loans
7.706	8.589	5.881	2.442	15.242	9.297	11.222	12.728	F.5	Equity and investment fund shares
2.537	1.717	-129	3.856	532	-233	-456	1.935	F.6	Insurance, pensions and standardised guarantees
-2.456	21.716	-17.799	194	-1.062	12.945	-9.237	2.081	F.7/8	Other assets
-9.692	42.173	-17.667	23.730	16.631	51.395	-17.839	37.004		TOTAL
-795	29.907	-7.792	23.628	13.920	30.025	-6.938	28.061	B.9	II. NET FINANCIAL TRANSACTIONS (=I-III)
-8.897	12.266	-9.875	102	2.711	21.370	-10.901	8.943	F	III. NET INCURRENCE OF LIABILITIES
-6.574	8.960	-13.502	-2.043	-2.639	14.899	-7.995	4.085	F.4	Loans
-2.323	3.306	3.627	2.144	5.350	6.470	-2.905	4.858	F.7/8	Other liabilities