

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	2017	2018	2019	2020	2021	2022	2023	2024
I. ACTIVOS FINANCIEROS	AF	2.418.334	2.374.045	2.530.530	2.641.075	2.795.571	2.763.014	2.914.623	3.131.888
Efectivo y depósitos	AF.2	855.841	879.696	918.265	996.800	1.036.145	1.076.805	1.065.240	1.100.906
Efectivo	AF.21	64.297	56.241	48.355	62.176	59.699	54.718	46.220	39.091
Depósitos transferibles	AF.22	580.781	644.049	712.105	806.600	880.426	938.767	873.074	873.161
Otros depósitos	AF.29	210.763	179.406	157.805	128.024	96.020	83.320	145.946	188.654
Valores representativos de deuda	AF.3	17.666	15.092	13.019	13.933	12.477	15.460	40.316	39.507
Valores a corto plazo	AF.31	94	172	199	303	216	2.320	25.952	25.350
Valores a largo plazo	AF.32	17.572	14.920	12.820	13.630	12.261	13.140	14.365	14.156
Préstamos	AF.4	58.451	49.532	53.272	66.006	69.294	56.057	48.951	47.989
Préstamos a corto plazo	AF.41	826	1.135	1.358	1.407	1.465	1.511	752	761
Préstamos a largo plazo	AF.42	57.625	48.397	51.914	64.600	67.829	54.546	48.199	47.228
Participaciones en el capital y en fondos de inversión	AF.5	1.069.485	1.006.058	1.097.714	1.107.551	1.214.687	1.207.303	1.325.318	1.486.519
Acciones cotizadas	AF.511	136.846	107.072	114.377	102.177	114.799	104.613	127.470	153.484
Acciones no cotizadas	AF.512	222.455	164.895	168.397	150.558	136.867	142.181	151.629	164.392
Otras participaciones en el capital	AF.519	393.261	419.798	468.524	495.721	543.781	574.312	607.379	654.006
Participaciones en fondos de inversión	AF.52	316.923	314.292	346.417	359.096	419.240	386.197	438.839	514.638
Seguros, pensiones y garantías estandarizadas	AF.6	360.284	358.163	383.958	388.088	391.458	337.217	362.793	381.191
Reservas técnicas de seguro no vida	AF.61	15.320	16.060	11.811	11.886	10.906	10.299	11.034	10.726
Derechos de seguros de vida y rentas periódicas	AF.62	172.873	176.810	194.556	198.575	187.678	151.355	166.647	173.443
Derechos por pensiones, del cual:	AF.63	172.092	165.294	177.460	177.501	192.731	175.424	184.960	196.822
De contribución definida	AF.63A	125.641	121.035	130.807	133.193	144.070	130.244	139.949	151.134
De prestación definida	AF.63B	46.450	44.259	46.653	44.307	48.661	45.181	45.010	45.688
Derechos de prestaciones distintas de pensiones	AF.6P	-	-	130	127	143	139	152	200
Otros activos	AF.7/8	56.607	65.504	64.301	68.696	71.510	70.171	72.005	75.777
Derivados financieros	AF.7	2.343	3.198	2.930	2.620	3.292	3.100	3.332	2.733
Créditos comerciales y anticipos (a)	AF.81	13.336	13.709	13.851	13.206	13.390	15.070	15.978	16.267
Otras cuentas ptes. de cobro excl. créditos comerc.	AF.89	40.928	48.597	47.520	52.870	54.829	52.002	52.695	56.776
TOTAL		2.418.334	2.374.045	2.530.530	2.641.075	2.795.571	2.763.014	2.914.623	3.131.888
II. ACTIVOS FINANCIEROS NETOS (=I-III)(a)	BF.90	1.661.149	1.616.289	1.772.941	1.890.508	2.035.724	1.998.491	2.166.244	2.374.242
III. PASIVOS	AF	757.185	757.757	757.589	750.567	759.847	764.522	748.379	757.646
Préstamos	AF.4	711.993	710.497	708.638	701.674	706.438	706.867	690.694	695.616
Préstamos a corto plazo	AF.41	27.395	29.692	32.295	31.406	33.737	36.526	38.209	39.216
Préstamos a largo plazo	AF.42	684.598	680.805	676.343	670.268	672.700	670.341	652.485	656.400
Otros pasivos	AF.7/8	45.192	47.260	48.951	48.893	53.410	57.656	57.685	62.030
Derivados financieros	AF.7	-	2	1	150	80	45	19	19
Créditos comerciales y anticipos (a)	AF.81	12.216	12.826	11.871	12.265	12.288	13.777	12.249	12.467
Otras cuentas ptes. de pago excl. créditos comerc.	AF.89	32.976	34.432	37.079	36.478	41.042	43.835	45.417	49.545

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

2023-I	2023-II	2023-III	2023-IV	2024-I	2024-II	2024-III	2024-IV	Code	
2.826.711	2.887.016	2.823.557	2.914.623	2.971.122	3.032.403	3.067.908	3.131.888	AF	I. OUTSTANDING FINANCIAL ASSETS
1.051.660	1.058.282	1.047.759	1.065.240	1.065.049	1.093.888	1.075.427	1.100.906	AF.2	Currency and deposits
51.733	50.928	47.140	46.220	43.606	43.444	39.890	39.091	AF.21	Currency
911.932	903.438	878.919	873.074	857.875	874.591	853.604	873.161	AF.22	Transferable deposits
87.994	103.916	121.699	145.946	163.568	175.853	181.933	188.654	AF.29	Other deposits
25.756	31.776	36.754	40.316	41.008	42.224	41.598	39.507	AF.3	Debt securities
11.476	17.830	22.736	25.952	27.005	28.468	28.125	25.350	AF.31	Short-term
14.279	13.946	14.018	14.365	14.003	13.756	13.473	14.156	AF.32	Long-term
53.874	51.643	51.044	48.951	50.067	50.096	50.004	47.989	AF.4	Loans
1.404	1.372	1.387	752	1.044	1.029	846	761	AF.41	Short-term
52.470	50.271	49.658	48.199	49.023	49.067	49.158	47.228	AF.42	Long-term
1.280.353	1.304.867	1.271.126	1.325.318	1.374.918	1.393.835	1.450.262	1.486.519	AF.5	Equity and investment fund shares
116.406	121.994	121.817	127.470	140.459	140.291	153.243	153.484	AF.511	Listed shares
153.199	153.288	145.957	151.629	157.226	155.903	168.361	164.392	AF.512	Unlisted shares
603.155	611.160	584.171	607.379	614.206	621.564	633.231	654.006	AF.519	Other equity
407.593	418.425	419.181	438.839	463.028	476.078	495.427	514.638	AF.52	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
10.983	11.386	11.443	11.034	10.796	10.177	9.513	10.726	AF.61	Non-life insurance technical reserves
157.679	159.461	154.668	166.647	168.937	167.270	172.454	173.443	AF.62	Life insurance schemes and annuity entitlements
178.279	179.947	178.919	184.960	189.432	190.987	194.089	196.822	AF.63	Pension entitlements
133.487	135.084	134.341	139.949	144.502	145.897	149.031	151.134	AF.63A	Defined contribution
44.792	44.863	44.578	45.010	44.930	45.090	45.058	45.688	AF.63B	Defined benefit
151	148	168	152	159	163	178	200	AF.6P	Entitlements to non-pension benefits
67.977	89.506	71.676	72.005	70.755	83.763	74.382	75.777	AF.7/8	Other assets
3.495	3.265	3.293	3.332	3.350	3.467	3.402	2.733	AF.7	Financial derivatives
15.199	16.116	15.834	15.978	14.719	16.066	16.553	16.267	AF.81	Trade credits and advances
49.283	70.124	52.548	52.695	52.686	64.230	54.428	56.776	AF.89	Other accounts receivable excluding trade credits
2.826.711	2.887.016	2.823.557	2.914.623	2.971.122	3.032.403	3.067.908	3.131.888		TOTAL
2.071.685	2.120.472	2.073.915	2.166.244	2.224.945	2.270.247	2.318.159	2.374.242	BF.90	II. NET FINANCIAL ASSETS (=I-III)(a)
755.026	766.543	749.642	748.379	746.177	762.155	749.749	757.646	AF	III. OUTSTANDING LIABILITIES
699.654	707.851	694.103	690.694	687.132	701.138	692.630	695.616	AF.4	Loans
35.987	47.563	36.931	38.209	36.894	48.507	37.498	39.216	AF.41	Short-term
663.667	660.289	657.172	652.485	650.238	652.631	655.132	656.400	AF.42	Long-term
55.372	58.692	55.539	57.685	59.044	61.017	57.119	62.030	AF.7/8	Other liabilities
33	26	30	19	27	29	25	19	AF.7	Financial derivatives
13.576	12.684	12.565	12.249	13.081	12.658	13.156	12.467	AF.81	Trade credits and advances
41.764	45.982	42.944	45.417	45.937	48.329	43.938	49.545	AF.89	Other accounts payable excluding trade credits