CUENTAS FINANCIERAS - SEC 2010
Resumen por instrumentos y sectores de contrapartida de las cuentas no consolidadas
2.39.a Hogares e instituciones sin fines de lucro al servicio de los hogares. Balance financiero millones de euros

	Código	2018	2019	2020	2021	2022	2023	2024	2025
I. ACTIVOS FINANCIEROS	**AF**	2.364.303	2.522.032	2.634.172	2.800.485	2.795.460	2.930.400	3.146.538	3.451.738
Sociedades no financieras	*S.11*	646.450	703.474	717.876	756.804	801.617	823.241	881.300	974.319
Instituciones financieras	*S.12*	1.545.601	1.622.120	1.697.983	1.787.957	1.755.121	1.817.962	1.923.752	2.098.176
Instituciones financieras monetarias	*S.121/3*	954.415	985.457	1.052.057	1.096.808	1.135.535	1.137.427	1.187.613	1.295.980
Instituciones financieras no monetarias	*S.124/9*	591.186	636.663	645.926	691.149	619.586	680.535	736.139	802.196
Administraciones públicas	*S.13*	29.911	29.972	32.091	37.715	40.280	66.025	79.845	74.234
Hogares e instituciones sin fines de lucro	*S.14/5*	-	-	-	-	-	-	-	-
Resto del mundo	*S.2*	142.342	166.467	186.221	218.009	198.441	223.173	261.641	305.009
Efectivo y depósitos, en	AF.2	879.696	918.265	996.800	1.036.145	1.078.156	1.064.515	1.096.733	1.147.820
Instituciones financieras	*S.12*	865.097	902.566	980.324	1.019.416	1.060.322	1.047.250	1.079.537	1.126.976
Instituciones financieras monetarias	*S.121/3*	865.097	902.566	980.324	1.019.416	1.060.322	1.047.250	1.079.537	1.126.976
Instituciones financieras no monetarias	*S.124/9*	-	-	-	-	-	-	-	-
Administraciones públicas	*S.13*	-	-	-	-	-	-	-	-
Resto del mundo	*S.2*	14.599	15.699	16.476	16.729	17.835	17.265	17.195	20.843
Valores representativos de deuda, emitidos por	AF.3	15.092	13.019	13.933	12.733	15.371	40.321	40.326	33.378
Sociedades no financieras	*S.11*	1.577	1.495	1.263	1.121	990	1.040	1.000	1.007
Instituciones financieras	*S.12*	5.223	3.107	3.335	2.995	2.416	3.088	1.679	1.047
Instituciones financieras monetarias	*S.121/3*	5.095	2.950	1.994	1.775	1.287	2.129	1.594	961
Instituciones financieras no monetarias	*S.124/9*	128	157	1.341	1.220	1.129	959	86	86
Administraciones públicas	*S.13*	2.035	1.580	1.529	1.283	3.270	26.365	28.004	22.188
Resto del mundo	*S.2*	6.257	6.838	7.806	7.333	8.695	9.828	9.642	9.136
Préstamos, a	AF.4	49.532	53.272	66.006	69.294	58.546	79.809	83.403	82.296
Sociedades no financieras	*S.11*	47.906	51.447	64.425	67.632	56.910	78.967	82.567	81.321
Instituciones financieras	*S.12*	1.135	1.358	1.407	1.465	1.508	748	759	884
Instituciones financieras monetarias	*S.121/3*	-	-	-	-	-	-	-	-
Instituciones financieras no monetarias	*S.124/9*	1.135	1.358	1.407	1.465	1.508	748	759	884
Administraciones públicas	*S.13*	-	-	-	-	-	-	-	-
Resto del mundo	*S.2*	491	466	175	197	128	94	77	91
Participaciones en ctal. y fondos de inv., emitidas por	AF.5	996.316	1.089.216	1.099.371	1.219.349	1.236.356	1.309.928	1.459.799	1.701.626
Sociedades no financieras	*S.11*	581.285	634.748	637.327	670.107	724.739	722.306	776.531	869.237
Instituciones financieras	*S.12*	304.126	321.605	312.023	368.166	351.756	404.018	462.181	572.183
Instituciones financieras monetarias	*S.121/3*	59.707	55.564	44.915	54.073	57.911	73.845	93.795	153.983
Instituciones financieras no monetarias	*S.124/9*	244.419	266.040	267.109	314.093	293.845	330.173	368.386	418.201
Hogares e instituciones sin fines de lucro	*S.14/5*	-	-	-	-	-	-	-	-
Resto del mundo	*S.2*	110.905	132.864	150.021	181.076	159.861	183.604	221.087	260.207
Seguros, pensiones y garantías estandarizadas, en	AF.6	358.163	383.958	388.088	391.458	337.052	362.762	384.704	399.886
Sociedades no financieras	*S.11*	1.713	1.740	1.825	4.845	3.934	4.885	5.249	5.500
Instituciones financieras	*S.12*	346.791	371.488	374.943	374.367	321.803	346.066	364.241	379.637
Instituciones financieras monetarias	*S.121/3*	7.049	7.952	5.834	6.124	4.331	3.315	3.009	2.705
Instituciones financieras no monetarias	*S.124/9*	339.742	363.537	369.109	368.243	317.472	342.752	361.231	376.931
Administraciones públicas	*S.13*	-	614	451	555	414	542	2.544	1.063
Resto del mundo	*S.2*	9.659	10.116	10.870	11.691	10.901	11.269	12.671	13.687
Otros activos	AF.7/8	65.504	64.302	69.973	71.506	69.978	73.065	81.572	86.733
Sociedades no financieras	*S.11*	13.969	14.044	13.036	13.099	15.044	16.043	15.953	17.254
Instituciones financieras	*S.12*	23.229	21.996	25.951	21.548	17.317	16.792	15.354	17.450
Instituciones financieras monetarias	*S.121/3*	17.467	16.425	18.990	15.420	11.684	10.889	9.677	11.355
Instituciones financieras no monetarias	*S.124/9*	5.762	5.571	6.961	6.128	5.632	5.903	5.677	6.095
Administraciones públicas	*S.13*	27.876	27.778	30.112	35.877	36.596	39.118	49.296	50.984
Hogares e instituciones sin fines de lucro	*S.14/5*	-	-	-	-	-	-	-	-
Resto del mundo	*S.2*	430	484	874	983	1.022	1.113	969	1.045

FINANCIAL ACCOUNTS - ESA 2010
Summary by instrument and counterpart sector of the unconsolidated accounts
EUR millions
2.39.a Households and non-profit institutions serving households. Financial balance sheet

2024-III	2024-IV	2025-I	2025-II	2025-III	2025-IV	2026-I	2026-II	Code	
3.075.856	3.146.538	3.206.122	3.300.952	3.346.398	3.451.738	3.468.200	3.646.142	**AF**	**I. OUTSTANDING FINANCIAL ASSETS**
867.548	881.300	905.558	932.964	942.775	974.319	986.806	1.044.797	*S.11*	*Non-financial corporations*
1.889.881	1.923.752	1.952.279	1.996.227	2.033.787	2.098.176	2.095.969	2.174.068	*S.12*	*Financial institutions*
1.165.055	1.187.613	1.212.502	1.238.096	1.254.400	1.295.980	1.292.726	1.328.634	*S.121/3*	*Monetary financial institutions*
724.826	736.139	739.777	758.131	779.388	802.196	803.243	845.434	*S.124/9*	*Non-monetary financial institutions*
68.329	79.845	78.169	90.564	74.981	74.234	73.089	88.946	*S.13*	*General government*
-	-	-	-	-	-	-	-	*S.14/5*	*Households and non-profit institutions*
250.098	261.641	270.117	281.197	294.855	305.009	312.337	338.331	*S.2*	*Rest of the world*
1.072.030	1.096.733	1.103.888	1.127.276	1.123.236	1.147.820	1.154.018	1.167.594	AF.2	Currency and deposits, claims on
1.055.394	1.079.537	1.083.716	1.105.785	1.102.008	1.126.976	1.132.301	1.144.085	*S.12*	*Financial institutions*
1.055.394	1.079.537	1.083.716	1.105.785	1.102.008	1.126.976	1.132.301	1.144.085	*S.121/3*	*Monetary financial institutions*
-	-	-	-	-	-	-	-	*S.124/9*	*Non-monetary financial institutions*
-	-	-	-	-	-	-	-	*S.13*	*General government*
16.636	17.195	20.172	21.491	21.227	20.843	21.717	23.508	*S.2*	*Rest of the world*
42.136	40.326	38.428	35.821	34.054	33.378	33.371	35.857	AF.3	Debt securities, issued by
1.004	1.000	1.035	1.063	1.113	1.007	1.026	974	*S.11*	*Non-financial corporations*
1.805	1.679	1.475	1.387	1.088	1.047	870	734	*S.12*	*Financial institutions*
1.715	1.594	1.388	1.300	1.004	961	778	647	*S.121/3*	*Monetary financial institutions*
89	86	87	86	83	86	92	87	*S.124/9*	*Non-monetary financial institutions*
29.516	28.004	26.532	24.082	22.767	22.188	22.241	24.391	*S.13*	*General government*
9.811	9.642	9.387	9.290	9.086	9.136	9.233	9.758	*S.2*	*Rest of the world*
81.448	83.403	85.371	85.760	83.504	82.296	85.720	88.330	AF.4	Loans, to
80.528	82.567	84.439	84.850	82.615	81.321	84.846	87.478	*S.11*	*Non-financial corporations*
845	759	853	842	818	884	783	761	*S.12*	*Financial institutions*
-	-	-	-	-	-	-	-	*S.121/3*	*Monetary financial institutions*
845	759	853	842	818	884	783	761	*S.124/9*	*Non-monetary financial institutions*
-	-	-	-	-	-	-	-	*S.13*	*General government*
75	77	78	68	71	91	91	91	*S.2*	*Rest of the world*
1.428.248	1.459.799	1.515.874	1.565.826	1.626.285	1.701.626	1.711.684	1.835.143	AF.5	Equity and investment fund shares, issued by
764.673	776.531	800.000	825.000	836.439	869.237	878.947	932.469	*S.11*	*Non-financial corporations*
453.302	462.181	489.214	504.289	539.559	572.183	566.750	613.166	*S.12*	*Financial institutions*
94.028	93.795	113.665	117.944	138.514	153.983	145.232	169.116	*S.121/3*	*Monetary financial institutions*
359.274	368.386	375.549	386.345	401.045	418.201	421.518	444.050	*S.124/9*	*Non-monetary financial institutions*
-	-	-	-	-	-	-	-	*S.14/5*	*Households and non-profit institutions*
210.273	221.087	226.661	236.537	250.287	260.207	265.987	289.508	*S.2*	*Rest of the world*
379.005	384.704	379.871	387.064	393.720	399.886	397.902	418.117	AF.6	Insurance, pensions and standardised guarantees, of
4.858	5.249	4.683	4.904	5.056	5.500	4.906	5.379	*S.11*	*Non-financial corporations*
361.224	364.241	360.495	367.799	374.149	379.637	377.533	397.164	*S.12*	*Financial institutions*
2.878	3.009	2.806	2.865	2.705	2.705	2.627	2.706	*S.121/3*	*Monetary financial institutions*
358.346	361.231	357.689	364.934	371.444	376.931	374.906	394.458	*S.124/9*	*Non-monetary financial institutions*
463	2.544	1.749	1.439	1.216	1.063	1.057	998	*S.13*	*General government*
12.461	12.671	12.945	12.922	13.299	13.687	14.405	14.577	*S.2*	*Rest of the world*
72.988	81.572	82.689	99.206	85.599	86.733	85.506	101.102	AF.7/8	Other assets
16.484	15.953	15.401	17.147	17.552	17.254	17.079	18.497	*S.11*	*Non-financial corporations*
17.313	15.354	16.526	16.126	16.165	17.450	17.732	18.158	*S.12*	*Financial institutions*
11.041	9.677	10.927	10.203	10.168	11.355	11.788	12.080	*S.121/3*	*Monetary financial institutions*
6.272	5.677	5.599	5.923	5.997	6.095	5.944	6.078	*S.124/9*	*Non-monetary financial institutions*
38.350	49.296	49.888	65.043	50.998	50.984	49.790	63.558	*S.13*	*General government*
-	-	-	-	-	-	-	-	*S.14/5*	*Households and non-profit institutions*
842	969	874	890	885	1.045	904	889	*S.2*	*Rest of the world*

CUENTAS FINANCIERAS - SEC 2010
Resumen por instrumentos y sectores de contrapartida de las cuentas no consolidadas
2.39.a Hogares e instituciones sin fines de lucro al servicio de los hogares. Balance financiero millones de euros

	Código	2018	2019	2020	2021	2022	2023	2024	2025
TOTAL		2.364.303	2.522.032	2.634.172	2.800.485	2.795.460	2.930.400	3.146.538	3.451.738
II. ACTIVOS FINANCIEROS NETOS (=I-III)	**BF.90**	1.606.547	1.764.443	1.883.604	2.040.715	2.031.137	2.181.915	2.384.870	2.652.857
Sociedades no financieras	*S.11*	633.833	691.808	705.854	744.662	788.020	811.131	869.069	961.232
Instituciones financieras	*S.12*	834.332	910.482	993.314	1.077.907	1.045.007	1.125.041	1.224.997	1.366.675
Instituciones financieras monetarias	*S.121/3*	251.872	285.362	358.646	399.062	438.662	457.256	501.882	578.664
Instituciones financieras no monetarias	*S.124/9*	582.460	625.120	634.818	678.924	606.389	667.803	723.134	788.021
Administraciones públicas	*S.13*	-1.474	-1.709	1.013	3.098	3.171	26.133	32.993	24.703
Resto del mundo	*S.2*	139.857	163.863	183.424	215.048	194.939	219.611	257.812	300.247
III. PASIVOS	**AF**	757.757	757.589	750.567	759.770	764.322	748.484	761.667	798.881
Sociedades no financieras	*S.11*	12.617	11.666	12.022	12.142	13.597	12.110	12.231	13.087
Instituciones financieras	*S.12*	711.269	711.638	704.669	710.050	710.114	692.920	698.755	731.501
Instituciones financieras monetarias	*S.121/3*	702.543	700.095	693.411	697.746	696.874	680.171	685.731	717.316
Instituciones financieras no monetarias	*S.124/9*	8.726	11.543	11.108	12.225	13.196	12.732	13.006	14.175
Administraciones públicas	*S.13*	31.385	31.680	31.079	34.616	37.109	39.891	46.852	49.531
Hogares e instituciones sin fines de lucro	*S.14/5*	-	-	-	-	-	-	-	-
Resto del mundo	*S.2*	2.484	2.604	2.797	2.961	3.503	3.561	3.829	4.762
Préstamos, concedidos por	AF.4	710.497	708.638	701.674	706.360	706.779	690.593	696.293	724.235
Instituciones financieras	*S.12*	703.287	702.235	695.171	699.636	699.499	683.066	688.582	715.352
Instituciones financieras monetarias	*S.121/3*	698.447	695.143	687.027	690.554	689.717	673.512	679.158	704.793
Instituciones financieras no monetarias	*S.124/9*	4.840	7.091	8.143	9.081	9.781	9.555	9.424	10.559
Administraciones públicas	*S.13*	4.939	4.012	3.954	3.916	4.004	4.141	4.020	4.193
Resto del mundo	*S.2*	2.271	2.391	2.549	2.808	3.277	3.386	3.691	4.690
Hogares e instituciones sin fines de lucro	*S.14/5*	-	-	-	-	-	-	-	-
Otros pasivos	AF.7/8	47.260	48.951	48.893	53.410	57.543	57.891	65.374	74.646
Sociedades no financieras	*S.11*	12.617	11.666	12.022	12.142	13.597	12.110	12.231	13.087
Instituciones financieras	*S.12*	7.982	9.403	9.498	10.414	10.615	9.854	10.173	16.150
Instituciones financieras monetarias	*S.121/3*	4.096	4.952	6.383	7.192	7.156	6.659	6.573	12.524
Instituciones financieras no monetarias	*S.124/9*	3.886	4.451	2.965	3.144	3.415	3.178	3.582	3.617
Administraciones públicas	*S.13*	26.446	27.669	27.124	30.700	33.105	35.751	42.832	45.338
Hogares e instituciones sin fines de lucro	*S.14/5*	-	-	-	-	-	-	-	-
Resto del mundo	*S.2*	213	212	248	153	226	175	139	71

FINANCIAL ACCOUNTS - ESA 2010
Summary by instrument and counterpart sector of the unconsolidated accounts
EUR millions **2.39.a Households and non-profit institutions serving households. Financial balance sheet**

2024-III	2024-IV	2025-I	2025-II	2025-III	2025-IV	2026-I	2026-II	Code	
3.075.856	3.146.538	3.206.122	3.300.952	3.346.398	3.451.738	3.468.200	3.646.142		**TOTAL**
2.326.822	2.384.870	2.436.492	2.506.618	2.562.125	2.652.857	2.661.411	2.812.866	**BF.90**	**II. NET FINANCIAL ASSETS (=I-III)**
854.629	869.069	892.048	919.649	929.082	961.232	971.945	1.030.550	*S.11*	*Non-financial corporations*
1.195.436	1.224.997	1.245.869	1.269.016	1.311.947	1.366.675	1.357.590	1.411.070	*S.12*	*Financial institutions*
482.754	501.882	518.405	522.801	545.419	578.664	569.590	581.256	*S.121/3*	*Monetary financial institutions*
712.697	723.134	727.479	746.230	766.539	788.021	788.019	829.825	*S.124/9*	*Non-monetary financial institutions*
30.302	32.993	32.445	40.907	30.611	24.703	24.426	38.208	*S.13*	*General government*
246.463	257.812	266.130	277.047	290.485	300.247	307.452	333.038	*S.2*	*Rest of the world*
749.034	761.667	769.631	794.333	784.273	798.881	806.789	833.276	**AF**	**III. OUTSTANDING LIABILITIES**
12.919	12.231	13.510	13.315	13.694	13.087	14.861	14.247	*S.11*	*Non-financial corporations*
694.446	698.755	706.410	727.211	721.840	731.501	738.379	762.997	*S.12*	*Financial institutions*
682.301	685.731	694.097	715.295	708.980	717.316	723.136	747.377	*S.121/3*	*Monetary financial institutions*
12.129	13.006	12.298	11.901	12.848	14.175	15.223	15.609	*S.124/9*	*Non-monetary financial institutions*
38.026	46.852	45.724	49.657	44.369	49.531	48.663	50.738	*S.13*	*General government*
-	-	-	-	-	-	-	-	*S.14/5*	*Households and non-profit institutions*
3.635	3.829	3.987	4.150	4.370	4.762	4.885	5.293	*S.2*	*Rest of the world*
691.962	696.293	699.702	718.495	713.857	724.235	729.575	728.820	AF.4	Loans, from
684.350	688.582	691.513	710.204	705.363	715.352	720.254	719.119	*S.12*	*Financial institutions*
675.309	679.158	682.455	701.773	695.793	704.793	708.568	707.163	*S.121/3*	*Monetary financial institutions*
9.040	9.424	9.058	8.430	9.570	10.559	11.685	11.955	*S.124/9*	*Non-monetary financial institutions*
4.115	4.020	4.320	4.275	4.202	4.193	4.509	4.566	*S.13*	*General government*
3.498	3.691	3.869	4.017	4.292	4.690	4.812	5.135	*S.2*	*Rest of the world*
-	-	-	-	-	-	-	-	*S.14/5*	*Households and non-profit institutions*
57.072	65.374	69.929	75.838	70.416	74.646	77.214	104.456	AF.7/8	Other liabilities
12.919	12.231	13.510	13.315	13.694	13.087	14.861	14.247	*S.11*	*Non-financial corporations*
10.096	10.173	14.897	17.007	16.477	16.150	18.126	43.878	*S.12*	*Financial institutions*
6.991	6.573	11.642	13.522	13.187	12.524	14.568	40.214	*S.121/3*	*Monetary financial institutions*
3.089	3.582	3.240	3.471	3.278	3.617	3.538	3.654	*S.124/9*	*Non-monetary financial institutions*
33.911	42.832	41.404	45.383	40.167	45.338	44.154	46.172	*S.13*	*General government*
-	-	-	-	-	-	-	-	*S.14/5*	*Households and non-profit institutions*
138	139	117	133	78	71	74	158	*S.2*	*Rest of the world*