CUENTAS FINANCIERAS - SEC 2010
Cuadros generales
2.4.e Operaciones de inversión y financiación. Hogares e instituciones sin fines de lucro al servicio de los hogares % sobre el PIB (a)

	Código	2018	2019	2020	2021	2022	2023	2024	2025
I. ADQUISICIONES NETAS DE ACTIVOS NO FINANCIEROS (b)		0.4	1.3	2.1	0.8	2.3	2.1	1.3	1.3
Formación bruta de capital fijo	P.51	3.4	3.5	3.8	4.2	4.7	4.3	4.5	4.6
Consumo de capital fijo (-)	K.1	-2.3	-2.3	-2.7	-2.5	-2.6	-2.5	-2.5	-2.5
Var. de existencias y adq. netas objetos valiosos	P.52/3	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1
Adquisiciones netas de activos no producidos	K.2	-	-0.1	-0.1	-0.1	-	-	-0.1	-
Discrepancia estadística (c)		-0.7	0.1	0.9	-0.8	0.2	0.2	-0.7	-0.9
II. ADQUISICIONES NETAS DE ACTIVOS FINANCIEROS	**F**	0.2	4.9	11.2	6.5	1.0	1.8	5.8	6.0
Efectivo y depósitos	F.2	2.0	3.1	7.0	3.2	3.0	-0.9	2.0	2.9
Valores representativos de deuda	F.3	-0.2	-	-0.1	-0.1	0.2	1.6	-	-0.4
Préstamos	F.4	-0.7	0.3	0.8	0.3	-0.8	1.4	0.2	-0.1
Participaciones en el capital y en fondos de inversión	F.5	-1.2	1.0	3.2	3.1	-0.9	-0.9	2.7	2.7
Seguros, pensiones y garantías estandarizadas	F.6	-0.3	0.6	0.2	-0.1	-0.5	0.4	0.3	0.5
Otros activos	F.7/8	0.7	-0.1	0.1	0.2	-0.1	0.2	0.6	0.3
III. TOTAL ADQUISICIONES NETAS DE ACTIVOS (INVERSIÓN) (I+II)		0.7	6.2	13.3	7.4	3.2	3.8	7.1	7.3
IV. VARIACIONES DEL PATRIMONIO NETO (III-V) (b)		1.3	3.0	10.2	6.7	2.8	4.5	5.9	5.0
Ahorro	B.8	1.5	3.1	10.4	6.8	3.0	4.6	5.6	5.0
Transferencias netas de capital a cobrar	D.9	-0.2	-0.1	-0.2	-0.1	-0.2	-0.1	0.3	-
V. PASIVOS NETOS CONTRAÍDOS	**F**	-0.6	3.2	3.1	0.6	0.5	-0.6	1.2	2.3
Préstamos	F.4	0.1	-	-0.2	0.6	0.3	-0.9	0.5	1.8
Otros pasivos	F.7/8	-0.7	3.2	3.3	-	0.1	0.3	0.6	0.4
Pro memoria:									
PIBpm (millones de euros)	B.1b	1.212.276	1.253.710	1.123.406	1.235.474	1.375.863	1.496.277	1.598.588	1.690.012
Tasa anual de variación interanual		3.6	3.4	-9.6	9.4	11.4	8.8	6.8	5.7

(a) En el cómputo de los ratios trimestrales se utilizan los flujos acumulados de los últimos cuatro trimestres.
(b) La fuente de estas rúbricas es la Contabilidad Nacional de España del INE.
(c) Capacidad (+) / necesidad (-) de financiación menos operaciones financieras netas.

% of GDP (a)

2.4.e Investment and financing transactions. Households and non-profit institutions serving households

2024-III	2024-IV	2025-I	2025-II	2025-III	2025-IV	2026-I	2026-II	Code	
1.5	1.3	1.2	1.9	1.2	1.3	1.5	1.8		**I. NET ACQUISITION OF NON-FINANCIAL ASSETS (b)**
4.4	4.5	4.5	4.6	4.6	4.6	4.6	4.6	P.51	Gross fixed capital formation
-2.5	-2.5	-2.5	-2.5	-2.5	-2.5	-2.5	-2.5	K.1	Fixed capital consumption (-)
0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	P.52/3	Changes in inventories and net acq. of valuables
-	-0.1	-	-	-	-	-	-	K.2	Net acquisition of non-produced assets
-0.5	-0.7	-0.9	-0.3	-1.0	-0.9	-0.7	-0.4		Statistical discrepancy (c)
4.0	5.8	6.1	5.9	6.8	6.0	6.2	5.9	**F**	**II. NET ACQUISITION OF FINANCIAL ASSETS**
1.5	2.0	2.3	2.1	2.9	2.9	2.9	2.3	F.2	Currency and deposits
0.3	-	-0.2	-0.4	-0.5	-0.4	-0.3	-	F.3	Debt securities
0.4	0.2	0.3	0.3	0.1	-0.1	-	0.1	F.4	Loans
1.6	2.7	2.6	2.7	2.9	2.7	2.7	2.6	F.5	Equity and investment fund shares
0.3	0.3	0.2	0.4	0.5	0.5	0.6	0.7	F.6	Insurance, pensions and standardised guarantees
-	0.6	0.8	0.8	0.8	0.3	0.2	0.1	F.7/8	Other assets
5.5	7.1	7.3	7.8	8.0	7.3	7.7	7.7		**III. TOTAL NET ACQUISITION OF ASSETS (INVESTMENT) (I+II)**
5.3	5.9	5.8	5.8	5.6	5.0	4.8	4.7		**IV. CHANGES IN NET WORTH (III-V) (b)**
5.4	5.6	5.4	5.4	5.2	5.0	4.8	4.7	B.8	Saving
-0.1	0.3	0.3	0.4	0.4	-	-	-	D.9	Net capital transfers
0.2	1.2	1.5	1.9	2.4	2.3	2.9	3.0	**F**	**V. NET INCURRENCE OF LIABILITIES**
0.1	0.5	1.0	1.3	1.5	1.8	2.0	1.5	F.4	Loans
0.1	0.6	0.5	0.7	0.9	0.4	0.9	1.5	F.7/8	Other liabilities
									Memorandum item:
395.130	421.586	397.762	423.891	417.091	451.268	422.650	447.365	B.1b	GDPmp (EUR millions)
7.0	6.8	6.4	5.9	5.6	5.7	6.0	6.1		Annual percentage change

(a) Quarterly ratios are calculated by using accumulated flows of the last four quarters.
(b) Source of these items is the Spanish National Accounts, INE.
(c) Net lending (+) / net borrowing (-) less net financial transactions.