

CUENTAS FINANCIERAS - SEC 2010
Cuadros generales
2.2 Saldo del balance financiero y saldo de la cuenta de operaciones financieras

millones de euros

	Código	2016	2017	2018	2019	2020	2021	2022	2023
ACTIVOS FINANCIEROS NETOS	BF.90								
TOTAL ECONOMÍA	S.1	-944.407	-990.602	-930.009	-912.971	-951.548	-875.598	-812.930	-772.854
Instituciones financieras	S.12	-16.633	-60.460	-48.781	22.583	52.683	39.073	-88.532	-58.748
Instituciones financieras monetarias	S.121/3	4.387	-4.312	20.093	76.113	100.018	78.636	-64.814	-34.027
Banco de España	S.121	1.247	1.643	5.720	25.695	39.740	22.073	-92.361	-66.261
Otras instituciones financieras monetarias	S.122/3	3.140	-5.955	14.373	50.418	60.278	56.563	27.548	32.234
Instituciones financieras no monetarias	S.124/8	-21.020	-56.148	-68.874	-53.530	-47.335	-39.562	-23.718	-24.721
Fondos de inversión no monetarios	S.124	-1.800	-850	-1.262	-2.259	-743	-1.942	417	76
Otras instituciones financieras no monetarias	S.125/7	3.949	-30.779	-43.233	-35.449	-31.088	-26.267	-9.984	-11.443
Empresas de seguros	S.128	-21.815	-19.905	-20.235	-17.041	-14.541	-10.587	-12.221	-10.479
Fondos de pensiones	S.129	-1.354	-4.614	-4.145	1.218	-963	-766	-1.930	-2.875
Sectores no financieros	S.11/3/4/5	-927.774	-930.142	-881.227	-935.554	-1.004.231	-914.671	-724.398	-714.106
Administraciones públicas	S.13	-921.564	-944.081	-965.175	-1.058.189	-1.201.522	-1.221.548	-1.038.697	-1.146.429
Administración central	S.1311	-643.202	-651.551	-656.123	-727.211	-840.765	-853.472	-656.655	-740.874
Comunidades autónomas	S.1312	-270.955	-274.638	-280.431	-290.263	-293.528	-292.445	-298.215	-312.917
Corporaciones locales	S.1313	-21.208	-14.269	-7.337	-3.594	-1.828	837	-1.306	-2.463
Administraciones de seguridad social	S.1314	13.802	-3.623	-21.283	-37.122	-65.401	-76.468	-82.522	-90.174
Otros sectores residentes	S.11/4/5	-6.211	13.938	83.947	122.636	197.291	306.878	314.299	432.322
Sociedades no financieras	S.11	-1.571.345	-1.566.310	-1.480.205	-1.570.691	-1.641.104	-1.608.698	-1.595.972	-1.654.759
Hogares e instituciones sin fines de lucro	S.14/5	1.565.134	1.580.249	1.564.152	1.693.327	1.838.395	1.915.576	1.910.271	2.087.082
RESTO DEL MUNDO	S.2	954.349	1.000.397	940.158	925.230	965.525	890.169	828.376	789.765
OPERACIONES FINANCIERAS NETAS	B.9								
TOTAL ECONOMÍA	S.1	37.800	35.052	28.417	30.452	12.064	20.128	20.746	54.013
Instituciones financieras	S.12	20.946	26.188	35.119	29.914	28.871	37.753	40.347	32.783
Instituciones financieras monetarias	S.121/3	15.794	19.932	25.895	26.275	25.055	33.459	33.143	30.134
Banco de España	S.121	2.203	3.622	4.225	3.754	2.847	3.213	3.205	-8.146
Otras instituciones financieras monetarias	S.122/3	13.591	16.310	21.670	22.521	22.208	30.246	29.938	38.280
Instituciones financieras no monetarias	S.124/8	5.152	6.256	9.224	3.639	3.816	4.294	7.204	2.649
Fondos de inversión no monetarios	S.124	546	722	357	89	180	190	220	252
Otras instituciones financieras no monetarias	S.125/7	1.951	1.775	3.435	1.858	4.136	2.455	1.952	-689
Empresas de seguros	S.128	2.537	3.637	5.308	1.558	-621	1.521	4.904	2.958
Fondos de pensiones	S.129	118	122	124	134	121	128	128	128
Sectores no financieros	S.11/3/4/5	16.854	8.864	-6.702	538	-16.807	-17.625	-19.601	21.230
Administraciones públicas	S.13	-50.073	-36.228	-30.669	-37.855	-113.666	-82.707	-63.726	-53.409
Administración central	S.1311	-30.067	-21.693	-16.364	-18.792	-85.826	-74.513	-41.175	-31.446
Comunidades autónomas	S.1312	-9.711	-4.688	-3.170	-7.013	-2.183	-544	-15.080	-12.964
Corporaciones locales	S.1313	7.047	6.906	6.301	3.787	2.741	3.382	-1.887	-1.142
Administraciones de seguridad social	S.1314	-17.342	-16.753	-17.436	-15.838	-28.398	-11.034	-5.584	-7.856
Otros sectores residentes	S.11/4/5	66.927	45.092	23.967	38.393	96.859	65.083	44.125	74.639
Sociedades no financieras	S.11	41.158	33.707	14.298	7.349	-6.035	12.710	31.781	26.937
Hogares e instituciones sin fines de lucro	S.14/5	25.769	11.385	9.669	31.044	102.893	52.373	12.344	47.701
RESTO DEL MUNDO	S.2	-37.800	-35.052	-28.417	-30.452	-12.064	-20.128	-20.746	-54.013

FINANCIAL ACCOUNTS - ESA 2010

General tables

EUR millions

2.2 Balancing items of the financial balance sheet and of financial transactions

2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	2023-III	2023-IV	Code	
BF.90 NET FINANCIAL ASSETS									
-850.079	-825.284	-781.257	-812.930	-828.989	-799.740	-767.668	-772.854	S.1	TOTAL ECONOMY
5.353	-30.566	-41.458	-88.532	-73.793	-69.985	-92.592	-58.748	S.12	Financial institutions
25.459	-14.649	-31.573	-64.814	-51.294	-48.001	-69.853	-34.027	S.121/3	Monetary financial institutions
-12.625	-54.613	-81.823	-92.361	-83.220	-84.721	-94.716	-66.261	S.121	Banco de España
38.084	39.964	50.250	27.548	31.926	36.720	24.863	32.234	S.122/3	Other monetary financial institutions
-20.106	-15.917	-9.885	-23.718	-22.499	-21.984	-22.739	-24.721	S.124/8	Non-monetary financial institutions
-3.056	-481	-73	417	-339	485	-418	76	S.124	Non-monetary investment funds
-7.357	-2.833	2.366	-9.984	-6.958	-6.730	-6.873	-11.443	S.125/7	Other non-monetary financial institutions
-9.181	-11.415	-10.404	-12.221	-12.922	-13.515	-12.244	-10.479	S.128	Insurance corporations
-511	-1.187	-1.774	-1.930	-2.279	-2.224	-3.204	-2.875	S.129	Pension funds
-855.433	-794.718	-739.799	-724.398	-755.196	-729.754	-675.076	-714.106	S.11/3/4/5	Non-financial sectors
-1.153.035	-1.088.720	-1.020.545	-1.038.697	-1.058.787	-1.082.957	-1.048.426	-1.146.429	S.13	General government
-785.760	-715.655	-650.722	-656.655	-672.266	-687.648	-664.504	-740.874	S.1311	Central government
-289.163	-295.639	-291.645	-298.215	-301.904	-312.469	-300.253	-312.917	S.1312	Regional (autonomous) governments
-167	-2.145	-2.524	-1.306	-1.851	-4.678	-3.699	-2.463	S.1313	Local governments
-77.945	-75.281	-75.654	-82.522	-82.765	-78.162	-79.970	-90.174	S.1314	Social security funds
297.602	294.002	280.746	314.299	303.590	353.203	373.350	432.322	S.11/4/5	Other resident sectors
-1.593.037	-1.584.657	-1.559.357	-1.595.972	-1.648.873	-1.658.022	-1.634.332	-1.654.759	S.11	Non-financial corporations
1.890.639	1.878.658	1.840.103	1.910.271	1.952.463	2.011.225	2.007.681	2.087.082	S.14/5	Households and non-profit institutions
865.824	841.027	796.702	828.376	845.475	815.614	783.646	789.765	S.2	REST OF THE WORLD
B.9 NET FINANCIAL TRANSACTIONS									
-2.483	4.732	6.383	12.114	13.321	10.824	13.737	16.131	S.1	TOTAL ECONOMY
7.936	9.658	10.955	11.798	6.333	6.214	8.216	12.020	S.12	Financial institutions
5.968	7.801	9.366	10.008	5.073	6.762	8.290	10.009	S.121/3	Monetary financial institutions
349	1.518	1.053	285	-3.063	-2.207	-3.030	154	S.121	Banco de España
5.619	6.283	8.313	9.723	8.136	8.969	11.320	9.855	S.122/3	Other monetary financial institutions
1.968	1.857	1.589	1.790	1.260	-548	-74	2.011	S.124/8	Non-monetary financial institutions
41	91	37	51	26	105	59	62	S.124	Non-monetary investment funds
42	-27	220	1.717	-21	-1.512	-1.572	2.416	S.125/7	Other non-monetary financial institutions
1.820	1.773	1.291	20	1.190	839	1.398	-469	S.128	Insurance corporations
65	20	41	2	65	20	41	2	S.129	Pension funds
-10.419	-4.926	-4.572	316	6.988	4.610	5.521	4.111	S.11/3/4/5	Non-financial sectors
-6.494	-25.667	6.052	-37.617	-1.645	-30.581	7.639	-28.821	S.13	General government
-4.433	-16.525	4.894	-25.111	2.198	-21.824	-2.287	-9.533	S.1311	Central government
320	-9.878	1.855	-7.376	-2.954	-10.520	10.722	-10.213	S.1312	Regional (autonomous) governments
-912	-2.025	-406	1.455	-561	-2.835	978	1.275	S.1313	Local governments
-1.469	2.761	-292	-6.584	-328	4.597	-1.775	-10.350	S.1314	Social security funds
-3.926	20.742	-10.623	37.933	8.633	35.191	-2.118	32.932	S.11/4/5	Other resident sectors
-8.305	10.385	6.279	23.423	6.861	4.612	7.224	8.240	S.11	Non-financial corporations
4.380	10.357	-16.902	14.509	1.772	30.579	-9.342	24.692	S.14/5	Households and non-profit institutions
2.483	-4.732	-6.383	-12.114	-13.321	-10.824	-13.737	-16.131	S.2	REST OF THE WORLD

CUENTAS FINANCIERAS - SEC 2010
Cuadros generales
2.2 Saldo del balance financiero y saldo de la cuenta de operaciones financieras

% sobre el PIB

	Código	2016	2017	2018	2019	2020	2021	2022	2023
ACTIVOS FINANCIEROS NETOS		BF.90							
TOTAL ECONOMÍA	S.1	-84.7	-85.2	-77.3	-73.3	-85.0	-71.6	-60.4	-52.9
Instituciones financieras	S.12	-1.5	-5.2	-4.1	1.8	4.7	3.2	-6.6	-4.0
Instituciones financieras monetarias	S.121/3	0.4	-0.4	1.7	6.1	8.9	6.4	-4.8	-2.3
Banco de España	S.121	0.1	0.1	0.5	2.1	3.6	1.8	-6.9	-4.5
Otras instituciones financieras monetarias	S.122/3	0.3	-0.5	1.2	4.0	5.4	4.6	2.0	2.2
Instituciones financieras no monetarias	S.124/8	-1.9	-4.8	-5.7	-4.3	-4.2	-3.2	-1.8	-1.7
Fondos de inversión no monetarios	S.124	-0.2	-0.1	-0.1	-0.2	-0.1	-0.2	-	-
Otras instituciones financieras no monetarias	S.125/7	0.4	-2.6	-3.6	-2.8	-2.8	-2.1	-0.7	-0.8
Empresas de seguros	S.128	-2.0	-1.7	-1.7	-1.4	-1.3	-0.9	-0.9	-0.7
Fondos de pensiones	S.129	-0.1	-0.4	-0.3	0.1	-0.1	-0.1	-0.1	-0.2
Sectores no financieros	S.11/3/4/5	-83.3	-80.0	-73.2	-75.1	-89.7	-74.8	-53.8	-48.8
Administraciones públicas	S.13	-82.7	-81.2	-80.2	-85.0	-107.4	-99.9	-77.1	-78.4
Administración central	S.1311	-57.7	-56.0	-54.5	-58.4	-75.1	-69.8	-48.8	-50.7
Comunidades autónomas	S.1312	-24.3	-23.6	-23.3	-23.3	-26.2	-23.9	-22.1	-21.4
Corporaciones locales	S.1313	-1.9	-1.2	-0.6	-0.3	-0.2	0.1	-0.1	-0.2
Administraciones de seguridad social	S.1314	1.2	-0.3	-1.8	-3.0	-5.8	-6.3	-6.1	-6.2
Otros sectores residentes	S.11/4/5	-0.6	1.2	7.0	9.8	17.6	25.1	23.3	29.6
Sociedades no financieras	S.11	-141.0	-134.7	-123.0	-126.1	-146.7	-131.6	-118.5	-113.2
Hogares e instituciones sin fines de lucro	S.14/5	140.4	135.9	129.9	136.0	164.3	156.7	141.9	142.8
RESTO DEL MUNDO	S.2	85.6	86.1	78.1	74.3	86.3	72.8	61.5	54.0
OPERACIONES FINANCIERAS NETAS (a)		B.9							
TOTAL ECONOMÍA	S.1	3.4	3.0	2.4	2.4	1.1	1.6	1.5	3.7
Instituciones financieras	S.12	1.9	2.3	2.9	2.4	2.6	3.1	3.0	2.2
Instituciones financieras monetarias	S.121/3	1.4	1.7	2.2	2.1	2.2	2.7	2.5	2.1
Banco de España	S.121	0.2	0.3	0.4	0.3	0.3	0.3	0.2	-0.6
Otras instituciones financieras monetarias	S.122/3	1.2	1.4	1.8	1.8	2.0	2.5	2.2	2.6
Instituciones financieras no monetarias	S.124/8	0.5	0.5	0.8	0.3	0.3	0.4	0.5	0.2
Fondos de inversión no monetarios	S.124	-	0.1	-	-	-	-	-	-
Otras instituciones financieras no monetarias	S.125/7	0.2	0.2	0.3	0.1	0.4	0.2	0.1	-
Empresas de seguros	S.128	0.2	0.3	0.4	0.1	-0.1	0.1	0.4	0.2
Fondos de pensiones	S.129	-	-	-	-	-	-	-	-
Sectores no financieros	S.11/3/4/5	1.5	0.8	-0.6	-	-1.5	-1.4	-1.5	1.5
Administraciones públicas	S.13	-4.5	-3.1	-2.5	-3.0	-10.2	-6.8	-4.7	-3.7
Administración central	S.1311	-2.7	-1.9	-1.4	-1.5	-7.7	-6.1	-3.1	-2.2
Comunidades autónomas	S.1312	-0.9	-0.4	-0.3	-0.6	-0.2	-	-1.1	-0.9
Corporaciones locales	S.1313	0.6	0.6	0.5	0.3	0.2	0.3	-0.1	-0.1
Administraciones de seguridad social	S.1314	-1.6	-1.4	-1.4	-1.3	-2.5	-0.9	-0.4	-0.5
Otros sectores residentes	S.11/4/5	6.0	3.9	2.0	3.1	8.7	5.3	3.3	5.1
Sociedades no financieras	S.11	3.7	2.9	1.2	0.6	-0.5	1.0	2.4	1.8
Hogares e instituciones sin fines de lucro	S.14/5	2.3	1.0	0.8	2.5	9.2	4.3	0.9	3.3
RESTO DEL MUNDO	S.2	-3.4	-3.0	-2.4	-2.4	-1.1	-1.6	-1.5	-3.7
Promemoria: PIB a precios de mercado		1.114.420	1.162.492	1.203.859	1.245.513	1.119.010	1.222.290	1.346.377	1.461.889

(a) En el cómputo de los ratios trimestrales se utilizan los flujos acumulados de los últimos cuatro trimestres de las operaciones financieras netas y del PIB.

FINANCIAL ACCOUNTS - ESA 2010

General tables

% of GDP

2.2 Balancing items of the financial balance sheet and of financial transactions

2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	2023-III	2023-IV	Code	
BF.90 NET FINANCIAL ASSETS									
-270.0	-64.0	-59.2	-60.4	-60.0	-56.7	-53.4	-52.9	S.1	TOTAL ECONOMY
1.7	-2.4	-3.1	-6.6	-5.3	-5.0	-6.4	-4.0	S.12	Financial institutions
8.1	-1.1	-2.4	-4.8	-3.7	-3.4	-4.9	-2.3	S.121/3	Monetary financial institutions
-4.0	-4.2	-6.2	-6.9	-6.0	-6.0	-6.6	-4.5	S.121	Banco de España
12.1	3.1	3.8	2.0	2.3	2.6	1.7	2.2	S.122/3	Other monetary financial institutions
-6.4	-1.2	-0.7	-1.8	-1.6	-1.6	-1.6	-1.7	S.124/8	Non-monetary financial institutions
-1.0	-	-	-	-	-	-	-	S.124	Non-monetary investment funds
-2.3	-0.2	0.2	-0.7	-0.5	-0.5	-0.5	-0.8	S.125/7	Other non-monetary financial institutions
-2.9	-0.9	-0.8	-0.9	-0.9	-1.0	-0.9	-0.7	S.128	Insurance corporations
-0.2	-0.1	-0.1	-0.1	-0.2	-0.2	-0.2	-0.2	S.129	Pension funds
-271.7	-61.7	-56.1	-53.8	-54.7	-51.7	-47.0	-48.8	S.11/3/4/5	Non-financial sectors
-366.3	-84.5	-77.3	-77.1	-76.7	-76.8	-73.0	-78.4	S.13	General government
-249.6	-55.5	-49.3	-48.8	-48.7	-48.7	-46.3	-50.7	S.1311	Central government
-91.9	-22.9	-22.1	-22.1	-21.9	-22.1	-20.9	-21.4	S.1312	Regional (autonomous) governments
-0.1	-0.2	-0.2	-0.1	-0.1	-0.3	-0.3	-0.2	S.1313	Local governments
-24.8	-5.8	-5.7	-6.1	-6.0	-5.5	-5.6	-6.2	S.1314	Social security funds
94.5	22.8	21.3	23.3	22.0	25.0	26.0	29.6	S.11/4/5	Other resident sectors
-506.0	-122.9	-118.2	-118.5	-119.4	-117.5	-113.8	-113.2	S.11	Non-financial corporations
600.5	145.7	139.4	141.9	141.4	142.6	139.8	142.8	S.14/5	Households and non-profit institutions
275.0	65.2	60.4	61.5	61.2	57.8	54.6	54.0	S.2	REST OF THE WORLD
B.9 NET FINANCIAL TRANSACTIONS (a)									
5.4	1.4	1.3	1.5	2.6	3.0	3.5	3.7	S.1	TOTAL ECONOMY
10.7	3.1	3.3	3.0	2.8	2.5	2.3	2.2	S.12	Financial institutions
9.1	2.5	2.6	2.5	2.3	2.2	2.1	2.1	S.121/3	Monetary financial institutions
1.1	0.3	0.3	0.2	-	-0.3	-0.6	-0.6	S.121	Banco de España
8.0	2.2	2.3	2.2	2.3	2.5	2.7	2.6	S.122/3	Other monetary financial institutions
1.6	0.6	0.7	0.5	0.5	0.3	0.2	0.2	S.124/8	Non-monetary financial institutions
0.1	-	-	-	-	-	-	-	S.124	Non-monetary investment funds
0.7	0.2	0.3	0.1	0.1	-	-0.1	-	S.125/7	Other non-monetary financial institutions
0.8	0.3	0.4	0.4	0.3	0.2	0.2	0.2	S.128	Insurance corporations
-	-	-	-	-	-	-	-	S.129	Pension funds
-5.4	-1.7	-2.0	-1.5	-0.2	0.5	1.2	1.5	S.11/3/4/5	Non-financial sectors
-21.0	-4.4	-3.8	-4.7	-4.3	-4.5	-4.3	-3.7	S.13	General government
-19.7	-4.3	-2.4	-3.1	-2.5	-2.8	-3.3	-2.2	S.1311	Central government
1.0	-	-1.1	-1.1	-1.3	-1.3	-0.7	-0.9	S.1312	Regional (autonomous) governments
0.8	0.1	-0.2	-0.1	-0.1	-0.2	-0.1	-0.1	S.1313	Local governments
-3.2	-0.2	-0.1	-0.4	-0.3	-0.2	-0.3	-0.5	S.1314	Social security funds
15.7	2.8	1.8	3.3	4.1	5.0	5.5	5.1	S.11/4/5	Other resident sectors
1.9	0.8	0.9	2.3	3.4	2.9	2.9	1.8	S.11	Non-financial corporations
13.7	1.9	0.8	0.9	0.7	2.1	2.6	3.3	S.14/5	Households and non-profit institutions
-5.4	-1.4	-1.3	-1.5	-2.6	-3.0	-3.5	-3.7	S.2	REST OF THE WORLD
1.255.196	1.288.969	1.319.562	1.346.377	1.381.216	1.410.777	1.436.502	1.461.889		Memorandum item: GDP at market prices

(a) Quarterly ratios are calculated by using accumulated flows of the last four quarters for both net financial transactions and GDP.