

**CUENTAS FINANCIERAS - SEC 2010**  
**Detalle por instrumentos de las cuentas no consolidadas**  
**2.5.b Total de la Economía. Cuenta de operaciones financieras**

millones de euros

	Código	2016	2017	2018	2019	2020	2021	2022	2023
<b>I. ADQUISICIONES NETAS DE ACTIVOS FINANCIEROS</b>	<b>F</b>	182.277	364.178	226.758	107.661	764.342	608.448	59.438	38.676
Oro monetario y D.E.G.	F.1	40	92	-125	-22	-275	11.295	281	464
Oro	F.11	-	-	-	-	-	-	-	-
Derechos Especiales de Giro	F.12	40	92	-125	-22	-275	11.295	281	464
Efectivo y depósitos	F.2	8.847	116.382	42.192	23.827	434.260	265.051	-240.294	-37.710
Efectivo	F.21	-7.336	-6.393	-7.880	-7.469	10.714	-331	-7.400	-10.427
Depósitos transferibles	F.22	113.703	115.163	78.906	82.028	157.905	138.180	41.755	-99.475
Otros depósitos	F.29	-97.519	7.611	-28.834	-50.732	265.641	127.202	-274.649	72.193
Valores representativos de deuda	F.3	58.451	20.065	24.562	-16.325	174.768	74.332	140.632	72.983
Valores a corto plazo	F.31	-11.727	1.875	17.121	-12.237	6.903	-3.536	15.230	26.430
Valores a largo plazo	F.32	70.177	18.190	7.441	-4.087	167.865	77.868	125.403	46.553
Préstamos	F.4	7.922	13.452	19.370	51.164	91.338	87.512	30.501	-39.809
Préstamos a corto plazo	F.41	-24.340	8.025	-581	2.735	-24.281	7.795	15.777	-5.395
Préstamos a largo plazo	F.42	32.262	5.427	19.951	48.429	115.619	79.717	14.725	-34.414
Participaciones en el capital y en fondos de inversión	F.5	79.883	167.088	118.122	36.122	74.581	93.759	36.607	23.195
Acciones cotizadas	F.511	8.325	8.389	-8.160	11.419	3.449	12.952	-10.957	-738
Acciones no cotizadas	F.512	27.907	47.624	69.421	-17.529	14.547	-14.674	30.040	5.972
Otras participaciones en el capital	F.519	21.299	49.163	41.329	30.278	25.008	13.895	24.277	2.791
Participaciones en fondos de inversión	F.52	22.353	61.912	15.532	11.954	31.577	81.586	-6.752	15.170
Seguros, pensiones y garantías estandarizadas	F.6	7.093	11.453	-1.575	10.651	-1.511	4.019	-2.896	7.870
Reservas técnicas de seguro no vida	F.61	4.651	4.589	3.508	3.675	3.599	-2.128	1.744	4.570
Derechos de seguros de vida y rentas periódicas	F.62	3.375	3.696	-1.967	3.527	-3.432	-4.883	-6.152	-2.150
Derechos por pensiones	F.63	-943	3.173	-3.115	3.315	-1.676	5.107	1.174	5.623
Derechos de prestaciones distintas de pensiones	F.6P	10	-6	-2	134	-1	55	-39	-32
Provisiones para ejecución garantías estandarizadas	F.66	-	-	-	-	-	5.867	377	-141
Otros activos	F.7/8	20.041	35.647	24.212	2.244	-8.820	72.480	94.606	11.682
Derivados financieros	F.7	8.144	9.999	-820	-2.011	-4.868	3.485	19.878	8.730
Créditos comerciales y anticipos	F.81	15.864	6.634	7.294	-3.189	-16.812	41.196	33.449	-8.063
Otras cuentas ptes. de cobro excl. créditos comerc.	F.89	-3.968	19.014	17.738	7.443	12.860	27.799	41.279	11.016
<b>TOTAL</b>		182.277	364.178	226.758	107.661	764.342	608.448	59.438	38.676
<b>II. OPERACIONES FINANCIERAS NETAS (=I-III)</b>	<b>B.9</b>	37.800	35.052	28.417	30.452	12.064	20.128	20.746	54.013
<b>III. PASIVOS NETOS CONTRAÍDOS</b>	<b>F</b>	144.477	329.126	198.341	77.209	752.277	588.320	38.692	-15.337
Oro monetario y D.E.G.	F.1	1	3	2	-2	-4	11.061	69	35
Derechos Especiales de Giro	F.12	1	3	2	-2	-4	11.061	69	35
Efectivo y depósitos	F.2	74.949	154.978	24.494	-29.878	503.241	261.374	-187.773	-109.589
Efectivo	F.21	5.135	5.357	7.227	372	14.995	12.078	3.201	-1.771
Depósitos transferibles	F.22	119.726	115.008	80.270	82.593	161.547	141.024	43.969	-102.301
Otros depósitos	F.29	-49.912	34.613	-63.002	-112.844	326.699	108.273	-234.943	-5.518
Valores representativos de deuda	F.3	1.226	28.983	26.974	43.056	126.228	83.008	65.403	93.929
Valores a corto plazo	F.31	-5.152	-4.174	4.246	-9.781	16.488	8.568	-21.151	9.892
Valores a largo plazo	F.32	6.377	33.157	22.727	52.837	109.740	74.440	86.554	84.038
Préstamos	F.4	-12.967	10.427	21.021	12.697	97.194	73.434	10.147	-51.744
Préstamos a corto plazo	F.41	-28.707	903	-7.210	-3.901	-18.724	-1.707	7.714	-4.546
Préstamos a largo plazo	F.42	15.740	9.524	28.232	16.598	115.919	75.141	2.434	-47.198
Participaciones en el capital y en fondos de inversión	F.5	71.156	102.988	104.258	37.751	39.631	62.230	50.201	13.137
Acciones cotizadas	F.511	11.079	27.215	-13.454	7.090	-562	16.804	-10.709	-42.520
Acciones no cotizadas	F.512	16.088	17.994	60.492	-3.653	14.686	-12.954	20.421	20.737
Otras participaciones en el capital	F.519	33.246	40.317	50.025	35.550	22.576	28.481	29.844	18.548
Participaciones en fondos de inversión	F.52	10.743	17.462	7.195	-1.236	2.931	29.899	10.644	16.372
Seguros, pensiones y garantías estandarizadas	F.6	6.995	11.116	-2.942	11.198	-2.725	4.646	-865	8.601
Reservas técnicas de seguro no vida	F.61	4.674	5.756	2.304	4.837	1.701	-1.039	3.244	5.131
Derechos de seguros de vida y rentas periódicas	F.62	3.280	2.253	-2.092	2.797	-2.845	-5.195	-5.683	-1.972
Derechos por pensiones	F.63	-968	3.113	-3.152	3.429	-1.580	4.957	1.235	5.615
Derechos de prestaciones distintas de pensiones	F.6P	10	-6	-2	134	-1	55	-39	-32
Provisiones para ejecución garantías estandarizadas	F.66	-	-	-	-	-	5.867	377	-141
Otros pasivos	F.7/8	3.116	20.630	24.534	2.388	-11.289	92.567	101.509	30.293
Derivados financieros	F.7	5.375	2.299	241	3.824	2.357	1.675	18.530	11.764
Créditos comerciales y anticipos	F.81	16.020	6.495	5.125	-3.659	-20.366	39.261	32.096	-7.561
Otras cuentas ptes. de pago excl. créditos comerc.	F.89	-18.278	11.837	19.168	2.223	6.720	51.631	50.883	26.090

**FINANCIAL ACCOUNTS - ESA 2010**  
**Breakdown by instrument of the unconsolidated accounts**  
**2.5.b Total economy. Financial transactions account**

EUR millions

2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	2023-III	2023-IV	Code	
58.671	206.834	47.828	-253.895	-23.456	15.533	-39.425	86.024	<b>F</b>	<b>I. NET ACQUISITION OF FINANCIAL ASSETS</b>
6	17	325	-67	417	32	27	-12	F.1	Monetary gold and SDRs
-	-	-	-	-	-	-	-	F.11	Monetary gold
6	17	325	-67	417	32	27	-12	F.12	Special drawing rights
12.819	69.317	-4.436	-317.994	-61.254	-8.798	-3.221	35.564	F.2	Currency and deposits
-1.554	617	-3.684	-2.779	-2.014	-514	-4.322	-3.577	F.21	Currency
23.829	30.945	25.395	-38.414	-27.713	-10.082	-25.802	-35.878	F.22	Transferable deposits
-9.456	37.755	-26.147	-276.801	-31.527	1.798	26.903	75.020	F.29	Other deposits
51.852	43.111	30.798	14.871	61.472	13.621	5.904	-8.014	F.3	Debt securities
9.006	5.296	1.084	-157	17.756	7.983	5.349	-4.658	F.31	Short-term
42.846	37.815	29.714	15.028	43.716	5.638	555	-3.356	F.32	Long-term
-4.292	33.281	-2.768	4.280	-25.479	5.710	-27.855	7.816	F.4	Loans
-2.827	16.352	-10.165	12.416	-11.199	15.802	-20.559	10.561	F.41	Short-term
-1.465	16.929	7.397	-8.136	-14.280	-10.093	-7.297	-2.744	F.42	Long-term
8.984	13.561	2.622	11.440	14.268	-1.455	10.034	347	F.5	Equity and investment fund shares
-7.711	-5.200	-2.472	4.426	187	2.121	-3.379	332	F.511	Listed shares
12.172	11.885	6.243	-261	3.824	-5.655	11.179	-3.375	F.512	Unlisted shares
7.585	5.120	4.769	6.804	-812	-533	301	3.834	F.519	Other equity
-3.061	1.757	-5.919	471	11.069	2.612	1.933	-444	F.52	Investment fund shares
-2.218	27	-1.060	355	3.693	3.040	-246	1.383	F.6	Insurance, pensions and standardised guarantees
97	2.078	155	-586	2.353	2.005	123	89	F.61	Non-life insurance technical reserves
-685	-2.917	-1.624	-927	502	-243	-1.333	-1.076	F.62	Life insurance schemes and annuity entitlements
-1.672	645	370	1.831	952	1.276	978	2.418	F.63	Pension entitlements
-1	144	-66	-116	-4	-12	27	-43	F.6P	Entitlements to non-pension benefits
43	77	105	152	-110	14	-41	-4	F.66	Provisions for calls under standardised guarantees
-8.480	47.519	22.348	33.219	-16.573	3.384	-24.068	48.939	F.7/8	Other assets
1.639	-1.343	9.824	9.758	2.715	-798	48	6.765	F.7	Financial derivatives
-6.786	15.856	18.706	5.673	2.829	-32.302	4.735	16.675	F.81	Trade credits and advances
-3.333	33.006	-6.182	17.788	-22.117	36.484	-28.851	25.500	F.89	Other accounts receivable excluding trade credits
58.671	206.834	47.828	-253.895	-23.456	15.533	-39.425	86.024		<b>TOTAL</b>
-2.483	4.732	6.383	12.114	13.321	10.824	13.737	16.131	<b>B.9</b>	<b>II. NET FINANCIAL TRANSACTIONS (=I-III)</b>
61.155	202.101	41.445	-266.009	-36.777	4.709	-53.162	69.893	<b>F</b>	<b>III. NET INCURRENCE OF LIABILITIES</b>
4	12	26	28	14	13	7	2	F.1	Monetary gold and SDRs
4	12	26	28	14	13	7	2	F.12	Special drawing rights
43.029	85.694	-21.372	-295.124	-57.705	-46.949	-29.640	24.704	F.2	Currency and deposits
3.328	3.151	-3.960	681	-3.123	1.083	-879	1.148	F.21	Currency
25.602	34.784	25.221	-41.638	-27.963	-12.908	-24.025	-37.406	F.22	Transferable deposits
14.098	47.759	-42.634	-254.167	-26.619	-35.124	-4.736	60.962	F.29	Other deposits
12.115	16.893	31.936	4.459	38.620	37.807	13.592	3.911	F.3	Debt securities
-10.261	-13.963	-723	3.796	4.260	17.017	1.707	-13.092	F.31	Short-term
22.376	30.856	32.659	663	34.360	20.790	11.885	17.002	F.32	Long-term
-5.637	32.835	4.392	-21.442	-24.831	4.973	-22.197	-9.690	F.4	Loans
-4.532	20.370	-8.850	726	-2.938	12.510	-16.315	2.197	F.41	Short-term
-1.105	12.465	13.242	-22.168	-21.893	-7.537	-5.882	-11.887	F.42	Long-term
14.575	13.097	6.356	16.172	9.718	-9.201	6.576	6.044	F.5	Equity and investment fund shares
125	-6.542	-2.481	-1.810	-15.568	-21.449	-4.147	-1.357	F.511	Listed shares
3.521	10.417	1.379	5.103	12.362	1.667	4.552	2.156	F.512	Unlisted shares
8.980	6.633	6.584	7.647	6.081	6.461	2.630	3.377	F.519	Other equity
1.949	2.590	874	5.231	6.843	4.121	3.541	1.867	F.52	Investment fund shares
-1.652	549	-367	605	3.870	2.910	37	1.784	F.6	Insurance, pensions and standardised guarantees
565	2.357	598	-276	2.466	1.855	351	459	F.61	Non-life insurance technical reserves
-665	-2.675	-1.370	-973	566	-220	-1.272	-1.045	F.62	Life insurance schemes and annuity entitlements
-1.595	646	365	1.819	951	1.273	973	2.418	F.63	Pension entitlements
-1	144	-66	-116	-4	-12	27	-43	F.6P	Entitlements to non-pension benefits
43	77	105	152	-110	14	-41	-4	F.66	Provisions for calls under standardised guarantees
-1.279	53.021	20.475	29.293	-6.463	15.156	-21.537	43.138	F.7/8	Other liabilities
293	435	7.130	10.672	5.059	358	1.716	4.631	F.7	Financial derivatives
-7.549	13.538	21.673	4.434	1.271	-30.975	4.386	17.757	F.81	Trade credits and advances
5.977	39.049	-8.329	14.186	-12.793	45.774	-27.640	20.750	F.89	Other accounts payable excluding trade credits