

**CUENTAS FINANCIERAS - SEC 2010**  
**Detalle por instrumentos de las cuentas no consolidadas**  
**2.6.a Sociedades no financieras. Balance financiero**

millones de euros

	Código	2016	2017	2018	2019	2020	2021	2022	2023
<b>I. ACTIVOS FINANCIEROS</b>	<b>AF</b>	2.294.607	2.477.120	2.623.687	2.792.313	2.797.025	2.882.827	3.039.623	3.125.382
Efectivo y depósitos	AF.2	240.065	262.461	271.907	286.386	320.403	352.417	349.010	353.781
Efectivo	AF.21	8.852	9.185	8.777	8.533	6.149	8.762	7.857	6.533
Depósitos transferibles	AF.22	172.460	206.445	219.166	235.315	272.943	305.144	289.897	265.213
Otros depósitos	AF.29	58.753	46.831	43.964	42.538	41.310	38.510	51.255	82.036
Valores representativos de deuda	AF.3	29.583	20.492	19.093	16.798	18.063	18.181	20.360	26.241
Valores a corto plazo	AF.31	7.860	7.190	5.898	2.990	3.045	3.738	6.597	10.987
Valores a largo plazo	AF.32	21.723	13.302	13.195	13.808	15.018	14.443	13.764	15.254
Préstamos	AF.4	357.246	365.742	375.985	399.097	397.842	444.154	452.147	430.958
Préstamos a corto plazo	AF.41	577	571	802	796	754	1.427	878	870
Préstamos a largo plazo	AF.42	356.669	365.171	375.183	398.300	397.088	442.727	451.269	430.088
Participaciones en el capital y en fondos de inversión	AF.5	1.221.833	1.370.268	1.480.483	1.614.617	1.596.520	1.560.267	1.666.343	1.773.057
Acciones cotizadas	AF.511	209.632	205.750	201.129	236.117	209.625	242.803	229.428	278.029
Acciones no cotizadas	AF.512	594.490	759.463	799.641	866.275	813.365	762.075	856.975	882.836
Otras participaciones en el capital	AF.519	370.620	352.365	428.662	455.660	509.600	472.583	507.203	532.141
Participaciones en fondos de inversión	AF.52	47.090	52.691	51.052	56.566	63.931	82.806	72.738	80.051
Seguros, pensiones y garantías estandarizadas	AF.6	12.370	10.159	11.226	10.867	9.569	9.787	9.095	10.133
Reservas técnicas de seguro no vida	AF.61	12.370	10.159	11.226	10.867	9.569	9.787	9.095	10.133
Otros activos	AF.7/8	433.509	447.997	464.993	464.548	454.628	498.022	542.668	531.211
Derivados financieros	AF.7	7.662	4.839	5.446	5.468	5.361	7.858	11.807	7.900
Créditos comerciales y anticipos	AF.81	380.661	387.222	394.419	390.052	371.813	411.372	442.644	433.537
Otras cuentas ptes. de cobro excl. créditos comerc.	AF.89	45.187	55.936	65.128	69.028	77.454	78.792	88.217	89.774
<b>TOTAL</b>		2.294.607	2.477.120	2.623.687	2.792.313	2.797.025	2.882.827	3.039.623	3.125.382
<b>II. ACTIVOS FINANCIEROS NETOS (=I-III)(a)</b>	<b>BF.90</b>	-1.571.345	-1.566.310	-1.480.205	-1.570.691	-1.641.104	-1.608.698	-1.595.972	-1.654.759
<b>III. PASIVOS</b>	<b>AF</b>	3.865.952	4.043.430	4.103.891	4.363.005	4.438.130	4.491.525	4.635.594	4.780.141
Valores representativos de deuda	AF.3	91.364	96.211	101.948	118.702	131.055	144.784	116.418	119.463
Valores a corto plazo	AF.31	1.483	2.078	3.864	7.093	6.930	8.670	9.338	4.209
Valores a largo plazo	AF.32	89.881	94.133	98.084	111.609	124.125	136.115	107.080	115.254
Préstamos	AF.4	1.075.236	1.050.757	1.042.665	1.037.733	1.073.329	1.117.549	1.124.438	1.075.146
Préstamos a corto plazo	AF.41	95.170	96.454	97.500	95.343	76.347	78.492	88.358	85.535
Préstamos a largo plazo	AF.42	980.066	954.303	945.165	942.390	996.982	1.039.058	1.036.079	989.611
Participaciones en el capital y en fondos de inversión	AF.5	2.260.469	2.446.006	2.502.557	2.754.623	2.798.208	2.752.139	2.891.996	3.088.305
Acciones cotizadas	AF.511	451.452	488.880	436.262	517.097	486.526	521.507	465.159	513.921
Acciones no cotizadas	AF.512	811.897	916.114	931.853	1.025.248	989.996	908.751	1.004.891	1.053.574
Otras participaciones en el capital	AF.519	997.120	1.041.012	1.134.442	1.212.278	1.321.686	1.321.881	1.421.946	1.520.810
Seguros, pensiones y garantías estandarizadas	AF.6	1.662	1.681	1.720	1.748	1.836	2.098	2.066	2.021
Derechos por pensiones	AF.63	1.648	1.673	1.713	1.740	1.825	1.845	1.848	1.850
Derechos de prestaciones distintas de pensiones	AF.6P	14	9	7	8	12	252	217	172
Otros pasivos	AF.7/8	437.220	448.774	455.002	450.200	433.701	474.955	500.677	495.206
Derivados financieros	AF.7	13.022	9.360	9.225	8.968	11.626	11.888	8.158	4.928
Créditos comerciales y anticipos	AF.81	367.336	378.843	385.119	380.669	362.793	401.469	429.357	423.639
Otras cuentas ptes. de pago excl. créditos comerc.	AF.89	56.863	60.571	60.657	60.563	59.282	61.598	63.161	66.639

**FINANCIAL ACCOUNTS - ESA 2010**  
**Breakdown by instrument of the unconsolidated accounts**  
**2.6.a Non-financial corporations. Financial balance sheet**

EUR millions

2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	2023-III	2023-IV	Code	
2.869.865	2.933.867	2.962.858	3.039.623	3.062.008	3.065.056	3.064.958	3.125.382	<b>AF</b>	<b>I. OUTSTANDING FINANCIAL ASSETS</b>
343.545	347.123	351.872	349.010	331.917	336.850	343.746	353.781	AF.2	Currency and deposits
8.655	8.719	8.225	7.857	7.627	7.568	7.047	6.533	AF.21	Currency
296.149	300.297	296.898	289.897	266.055	261.743	261.771	265.213	AF.22	Transferable deposits
38.741	38.108	46.749	51.255	58.235	67.539	74.928	82.036	AF.29	Other deposits
17.854	19.249	19.105	20.360	26.763	27.442	27.875	26.241	AF.3	Debt securities
5.465	6.909	5.916	6.597	11.170	12.128	12.010	10.987	AF.31	Short-term
12.389	12.340	13.189	13.764	15.593	15.314	15.864	15.254	AF.32	Long-term
447.298	454.484	463.270	452.147	447.047	440.278	441.760	430.958	AF.4	Loans
839	758	836	878	781	674	675	870	AF.41	Short-term
446.459	453.726	462.434	451.269	446.266	439.604	441.085	430.088	AF.42	Long-term
1.568.773	1.597.308	1.598.360	1.666.343	1.715.552	1.747.098	1.739.573	1.773.057	AF.5	Equity and investment fund shares
230.162	224.742	209.304	229.428	254.748	265.249	254.625	278.029	AF.511	Listed shares
788.940	816.145	832.528	856.975	874.304	882.949	877.522	882.836	AF.512	Unlisted shares
471.003	481.425	484.766	507.203	510.607	521.103	529.180	532.141	AF.519	Other equity
78.667	74.996	71.762	72.738	75.894	77.796	78.246	80.051	AF.52	Investment fund shares
9.512	9.579	9.381	9.095	9.332	9.825	9.854	10.133	AF.6	Insurance, pensions and standardised guarantees
9.512	9.579	9.381	9.095	9.332	9.825	9.854	10.133	AF.61	Non-life insurance technical reserves
482.885	506.125	520.870	542.668	531.397	503.563	502.151	531.211	AF.7/8	Other assets
9.285	12.103	15.879	11.807	10.870	10.176	10.758	7.900	AF.7	Financial derivatives
403.999	419.261	436.476	442.644	445.285	412.023	416.992	433.537	AF.81	Trade credits and advances
69.601	74.762	68.515	88.217	75.242	81.364	74.402	89.774	AF.89	Other accounts receivable excluding trade credits
2.869.865	2.933.867	2.962.858	3.039.623	3.062.008	3.065.056	3.064.958	3.125.382		<b>TOTAL</b>
-1.593.037	-1.584.657	-1.559.357	-1.595.972	-1.648.873	-1.658.022	-1.634.332	-1.654.759	<b>BF.90</b>	<b>II. NET FINANCIAL ASSETS (=I-III)(a)</b>
4.462.902	4.518.524	4.522.215	4.635.594	4.710.881	4.723.078	4.699.290	4.780.141	<b>AF</b>	<b>III. OUTSTANDING LIABILITIES</b>
138.708	123.451	118.584	116.418	115.654	112.573	111.892	119.463	AF.3	Debt securities
10.385	8.788	10.182	9.338	8.981	4.516	4.755	4.209	AF.31	Short-term
128.323	114.663	108.402	107.080	106.673	108.057	107.137	115.254	AF.32	Long-term
1.117.119	1.129.868	1.148.957	1.124.438	1.106.302	1.093.255	1.089.016	1.075.146	AF.4	Loans
78.151	84.274	85.712	88.358	86.169	86.306	83.773	85.535	AF.41	Short-term
1.038.969	1.045.594	1.063.245	1.036.079	1.020.134	1.006.949	1.005.243	989.611	AF.42	Long-term
2.735.673	2.777.319	2.744.901	2.891.996	2.986.363	3.037.053	3.019.514	3.088.305	AF.5	Equity and investment fund shares
487.785	477.841	429.704	465.159	508.289	504.007	476.074	513.921	AF.511	Listed shares
922.057	948.146	958.085	1.004.891	1.031.129	1.050.948	1.037.935	1.053.574	AF.512	Unlisted shares
1.325.832	1.351.332	1.357.112	1.421.946	1.446.945	1.482.097	1.505.505	1.520.810	AF.519	Other equity
2.114	2.138	2.186	2.066	2.052	2.041	2.049	2.021	AF.6	Insurance, pensions and standardised guarantees
1.856	1.846	1.851	1.848	1.851	1.848	1.850	1.850	AF.63	Pension entitlements
258	292	335	217	202	192	199	172	AF.6P	Entitlements to non-pension benefits
469.287	485.748	507.587	500.677	500.510	478.156	476.819	495.206	AF.7/8	Other liabilities
13.237	13.156	17.609	8.158	5.973	6.089	6.057	4.928	AF.7	Financial derivatives
394.882	407.182	427.252	429.357	433.919	404.802	408.439	423.639	AF.81	Trade credits and advances
61.169	65.410	62.726	63.161	60.618	67.264	62.323	66.639	AF.89	Other accounts payable excluding trade credits