

**CUENTAS FINANCIERAS - SEC 2010**  
**Detalle por instrumentos de las cuentas no consolidadas**  
**2.8.a Instituciones financieras monetarias. Balance financiero**

millones de euros

	Código	2016	2017	2018	2019	2020	2021	2022	2023
<b>I. ACTIVOS FINANCIEROS</b>	<b>AF</b>	3.195.852	3.353.366	3.313.422	3.361.754	3.846.712	4.147.050	3.865.135	3.851.654
Oro monetario y D.E.G.	AF.1	13.492	13.193	13.499	15.640	16.959	29.231	30.496	31.944
Oro	AF.11	9.941	9.795	10.149	12.260	13.978	14.572	15.446	16.911
Derechos Especiales de Giro	AF.12	3.551	3.398	3.350	3.381	2.981	14.659	15.050	15.033
Efectivo y depósitos	AF.2	579.554	696.444	719.846	709.872	990.900	1.189.829	939.699	922.207
Efectivo	AF.21	7.470	8.072	8.656	9.317	8.593	8.133	7.802	7.720
Otros depósitos	AF.29	572.084	688.371	711.190	700.555	982.307	1.181.696	931.897	914.487
Valores representativos de deuda	AF.3	791.023	837.133	843.310	865.854	1.058.842	1.118.415	1.050.251	1.089.150
Valores a corto plazo	AF.31	25.359	24.158	34.361	28.374	36.521	28.351	34.372	22.454
Valores a largo plazo	AF.32	765.664	812.975	808.948	837.480	1.022.320	1.090.064	1.015.879	1.066.695
Préstamos	AF.4	1.407.200	1.383.831	1.354.451	1.355.310	1.401.391	1.423.977	1.431.750	1.383.838
Préstamos a corto plazo	AF.41	177.846	183.553	185.345	189.362	166.232	174.752	192.055	185.925
Préstamos a largo plazo	AF.42	1.229.354	1.200.278	1.169.107	1.165.948	1.235.159	1.249.224	1.239.695	1.197.912
Participaciones en el capital y en fondos de inversión	AF.5	253.031	288.341	246.807	268.492	227.262	238.561	229.911	256.743
Acciones cotizadas	AF.511	48.341	55.252	40.303	49.050	35.511	47.502	33.379	43.243
Acciones no cotizadas	AF.512	185.152	207.808	185.899	192.850	175.461	172.309	177.915	193.900
Otras participaciones en el capital	AF.519	18.017	23.245	17.965	23.237	13.064	14.596	15.968	17.172
Participaciones en fondos de inversión	AF.52	1.522	2.037	2.640	3.354	3.226	4.154	2.648	2.429
Seguros, pensiones y garantías estandarizadas	AF.6	-	-	-	-	-	5.867	6.244	6.103
Provisiones para ejecución garantías estandarizadas	AF.66	-	-	-	-	-	5.867	6.244	6.103
Otros activos	AF.7/8	151.551	134.424	135.509	146.586	151.359	141.170	176.785	161.669
Derivados financieros	AF.7	110.937	93.849	91.568	97.628	99.845	81.481	108.625	98.334
Otras cuentas ptes. de cobro excl. créditos comerc.	AF.89	40.614	40.575	43.941	48.959	51.514	59.689	68.160	63.335
<b>TOTAL</b>		3.195.852	3.353.366	3.313.422	3.361.754	3.846.712	4.147.050	3.865.135	3.851.654
<b>II. ACTIVOS FINANCIEROS NETOS (=I-III)(a)</b>	<b>BF.90</b>	4.387	-4.312	20.093	76.113	100.018	78.636	-64.814	-34.027
<b>III. PASIVOS</b>	<b>AF</b>	3.191.465	3.357.679	3.293.330	3.285.641	3.746.694	4.068.414	3.929.949	3.885.682
Oro monetario y D.E.G.	AF.1	3.604	3.358	3.437	3.489	3.333	14.790	14.979	14.548
Derechos Especiales de Giro	AF.12	3.604	3.358	3.437	3.489	3.333	14.790	14.979	14.548
Efectivo y depósitos	AF.2	2.536.742	2.654.244	2.667.125	2.638.932	3.134.464	3.407.510	3.222.545	3.108.872
Efectivo	AF.21	134.381	139.738	146.965	147.337	162.332	174.410	177.611	175.840
Depósitos transferibles	AF.22	840.288	953.913	1.034.830	1.118.041	1.279.588	1.418.951	1.466.614	1.364.313
Otros depósitos	AF.29	1.562.073	1.560.593	1.485.330	1.373.554	1.692.544	1.814.149	1.578.320	1.568.718
Valores representativos de deuda	AF.3	235.112	259.558	242.025	259.626	266.032	283.912	272.463	322.877
Valores a corto plazo	AF.31	18.881	21.933	23.043	18.260	18.126	27.789	30.281	37.650
Valores a largo plazo	AF.32	216.231	237.625	218.982	241.366	247.906	256.123	242.182	285.226
Préstamos	AF.4	299	-	-	-	-	-	-	-
Préstamos a largo plazo	AF.42	299	-	-	-	-	-	-	-
Participaciones en el capital y en fondos de inversión	AF.5	273.119	303.235	241.442	240.389	197.691	232.099	253.158	284.294
Acciones cotizadas	AF.511	163.430	190.683	137.698	132.373	96.067	115.556	124.365	151.186
Acciones no cotizadas	AF.512	54.547	63.199	48.544	48.342	40.129	47.186	52.225	59.176
Otras participaciones en el capital	AF.519	45.420	42.231	48.390	55.887	56.923	64.898	71.332	63.430
Participaciones en fondos de inversión	AF.52	9.722	7.122	6.810	3.788	4.572	4.459	5.237	10.501
Seguros, pensiones y garantías estandarizadas	AF.6	8.892	8.442	7.049	7.952	5.834	6.124	4.331	3.315
Derechos por pensiones	AF.63	8.892	8.442	7.049	7.952	5.834	6.124	4.331	3.315
Otros pasivos	AF.7/8	133.696	128.842	132.253	135.254	139.341	123.980	162.473	151.776
Derivados financieros	AF.7	106.650	92.212	89.971	93.930	94.525	81.550	107.871	94.786
Créditos comerciales y anticipos	AF.81	400	505	352	264	164	195	276	249
Otras cuentas ptes. de pago excl. créditos comerc.	AF.89	26.646	36.125	41.930	41.059	44.652	42.235	54.327	56.742

**FINANCIAL ACCOUNTS - ESA 2010**  
**Breakdown by instrument of the unconsolidated accounts**  
**2.8.a Monetary financial institutions. Financial balance sheet**

EUR millions

2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	2023-III	2023-IV	Code	
4.145.494	4.199.898	4.198.790	3.865.135	3.835.575	3.816.227	3.791.395	3.851.654	<b>AF</b>	<b>I. OUTSTANDING FINANCIAL ASSETS</b>
30.519	30.907	31.310	30.496	31.763	31.012	31.331	31.944	AF.1	Monetary gold and SDRs
15.745	15.743	15.445	15.446	16.486	15.874	15.978	16.911	AF.11	Monetary gold
14.774	15.164	15.865	15.050	15.277	15.138	15.353	15.033	AF.12	Special drawing rights
1.189.132	1.232.043	1.222.120	939.699	896.985	863.370	884.045	922.207	AF.2	Currency and deposits
7.416	7.537	7.706	7.802	7.590	7.535	7.286	7.720	AF.21	Currency
1.181.716	1.224.506	1.214.413	931.897	889.395	855.836	876.760	914.487	AF.29	Other deposits
1.118.388	1.093.798	1.074.434	1.050.251	1.085.954	1.078.842	1.057.379	1.089.150	AF.3	Debt securities
34.039	38.521	36.760	34.372	35.721	32.714	30.056	22.454	AF.31	Short-term
1.084.349	1.055.277	1.037.673	1.015.879	1.050.233	1.046.128	1.027.323	1.066.695	AF.32	Long-term
1.417.583	1.442.371	1.432.925	1.431.750	1.406.352	1.413.014	1.382.446	1.383.838	AF.4	Loans
172.821	191.142	182.664	192.055	180.061	196.311	176.666	185.925	AF.41	Short-term
1.244.763	1.251.229	1.250.261	1.239.695	1.226.291	1.216.702	1.205.781	1.197.912	AF.42	Long-term
232.669	221.788	220.336	229.911	238.942	248.122	250.848	256.743	AF.5	Equity and investment fund shares
41.546	33.446	30.957	33.379	35.639	36.160	35.850	43.243	AF.511	Listed shares
172.720	169.867	170.818	177.915	184.362	192.699	195.443	193.900	AF.512	Unlisted shares
15.461	15.592	15.782	15.968	16.569	16.876	17.062	17.172	AF.519	Other equity
2.942	2.883	2.779	2.648	2.372	2.387	2.494	2.429	AF.52	Investment fund shares
5.910	5.987	6.092	6.244	6.134	6.148	6.107	6.103	AF.6	Insurance, pensions and standardised guarantees
5.910	5.987	6.092	6.244	6.134	6.148	6.107	6.103	AF.66	Provisions for calls under standardised guarantees
151.294	173.003	211.574	176.785	169.445	175.719	179.237	161.669	AF.7/8	Other assets
84.116	102.948	128.567	108.625	102.704	107.621	111.650	98.334	AF.7	Financial derivatives
67.177	70.055	83.006	68.160	66.741	68.098	67.587	63.335	AF.89	Other accounts receivable excluding trade credits
4.145.494	4.199.898	4.198.790	3.865.135	3.835.575	3.816.227	3.791.395	3.851.654		<b>TOTAL</b>
25.459	-14.649	-31.573	-64.814	-51.294	-48.001	-69.853	-34.027	<b>BF.90</b>	<b>II. NET FINANCIAL ASSETS (=I-III)(a)</b>
4.120.035	4.214.547	4.230.363	3.929.949	3.886.869	3.864.229	3.861.247	3.885.682	<b>AF</b>	<b>III. OUTSTANDING LIABILITIES</b>
14.904	15.291	15.702	14.979	14.807	14.655	14.844	14.548	AF.1	Monetary gold and SDRs
14.904	15.291	15.702	14.979	14.807	14.655	14.844	14.548	AF.12	Special drawing rights
3.451.974	3.544.002	3.527.069	3.222.545	3.162.869	3.116.209	3.089.452	3.108.872	AF.2	Currency and deposits
177.738	180.889	176.930	177.611	174.488	175.571	174.691	175.840	AF.21	Currency
1.448.248	1.483.032	1.508.252	1.466.614	1.438.652	1.425.744	1.401.719	1.364.313	AF.22	Transferable deposits
1.825.988	1.880.081	1.841.887	1.578.320	1.549.730	1.514.895	1.513.042	1.568.718	AF.29	Other deposits
259.029	254.098	261.158	272.463	281.674	300.018	309.633	322.877	AF.3	Debt securities
17.441	19.280	21.620	30.281	30.810	39.238	40.379	37.650	AF.31	Short-term
241.588	234.817	239.538	242.182	250.864	260.780	269.254	285.226	AF.32	Long-term
-	-	-	-	-	-	-	-	AF.4	Loans
-	-	-	-	-	-	-	-	AF.42	Long-term
249.106	238.220	236.381	253.158	267.346	266.073	277.798	284.294	AF.5	Equity and investment fund shares
125.186	112.814	108.362	124.365	136.188	140.024	147.713	151.186	AF.511	Listed shares
51.009	48.406	47.485	52.225	56.370	53.430	58.630	59.176	AF.512	Unlisted shares
68.693	72.788	76.289	71.332	68.892	65.475	63.118	63.430	AF.519	Other equity
4.218	4.211	4.244	5.237	5.896	7.145	8.337	10.501	AF.52	Investment fund shares
5.497	4.906	4.540	4.331	3.831	3.704	3.436	3.315	AF.6	Insurance, pensions and standardised guarantees
5.497	4.906	4.540	4.331	3.831	3.704	3.436	3.315	AF.63	Pension entitlements
139.526	158.031	185.514	162.473	156.342	163.569	166.085	151.776	AF.7/8	Other liabilities
86.668	103.715	129.876	107.871	103.165	107.192	110.204	94.786	AF.7	Financial derivatives
271	291	281	276	240	247	243	249	AF.81	Trade credits and advances
52.587	54.024	55.357	54.327	52.937	56.130	55.638	56.742	AF.89	Other accounts payable excluding trade credits