

**SÍNTESIS DE LA CONTABILIDAD NACIONAL DE ESPAÑA. AÑO BASE 2015**  
**Cuentas Trimestrales No Financieras de los Sectores Institucionales (CTNFSI)**  
**23.j Instituciones financieras**

millones de euros

	Código	2016	2017	2018	2019	2020	2021	2022	2023
<b>RECURSOS</b>	<b>R</b>	...	...	...	...	...	...	...	...
Producción de bienes y servicios	P.1	...	...	...	...	...	...	...	...
Rentas de la propiedad	D.4	72.894	68.883	70.857	74.033	66.030	64.691	88.605	166.941
Intereses	D.41	47.288	41.994	39.742	40.938	37.018	33.348	54.785	133.756
Otras rentas de la propiedad distintas de intereses	D.42/45	25.606	26.889	31.115	33.095	29.012	31.343	33.820	33.185
Cotizaciones sociales	D.61	5.214	5.088	4.959	5.295	4.660	4.777	4.604	5.039
Otras transferencias corrientes	D.7	26.639	28.583	29.767	29.950	30.147	31.249	34.127	32.696
Transferencias de capital a cobrar	D.9	3.103	3.068	3.868	2.118	2.781	7.490	1.443	303
Otras transferencias de capital	D.92/99	3.103	3.068	3.868	2.118	2.781	7.490	1.443	303
Transferencias de capital a pagar (-)	D.9	-3.413	-1.908	-833	-1.146	-1.405	-638	-288	-199
Otras transferencias de capital (-)	D.92/99	-2.480	-1.674	-599	-912	-1.171	-404	-54	-199
<b>EMPLEOS</b>	<b>E</b>	...	...	...	...	...	...	...	...
Consumos intermedios	P.2	...	...	...	...	...	...	...	...
Remuneración de los asalariados	D.1	20.082	19.406	19.740	20.244	19.707	19.760	19.617	20.839
Impuestos netos sobre producción e importaciones	D.2-D.3	2.893	2.397	2.600	2.579	2.659	3.026	3.064	3.365
Impuestos s/ producción e importaciones	D.2	2.985	2.506	2.719	2.703	2.879	3.193	3.205	3.507
Subvenciones (-)	D.3	-92	-109	-119	-124	-220	-167	-141	-142
Rentas de la propiedad	D.4	59.482	55.148	55.239	60.102	51.203	47.054	68.554	173.191
Intereses	D.41	28.203	24.618	22.589	25.906	23.722	20.634	38.080	135.663
Otras rentas de la propiedad distintas de intereses	D.42/45	31.279	30.530	32.650	34.196	27.481	26.420	30.474	37.528
Impuestos s/ la renta, el patrimonio, etc.	D.5	3.730	3.692	4.820	4.007	2.911	6.519	5.756	4.591
Prestac. Soc. distintas de transf. soc. en especie	D.62	8.310	8.157	7.298	8.560	8.296	9.069	6.171	6.906
Otras transferencias corrientes	D.7	26.194	27.831	29.172	29.763	32.792	30.880	33.635	32.524
Ajuste variación part. neta Hog. en reservas FFPP	D.8	-3.077	-3.066	-2.831	-2.753	-3.827	-2.225	-2.176	-2.355
Formación bruta de capital fijo	P.51g	4.751	4.060	1.420	956	4.876	1.665	5.426	5.413
De ella: Consumo de capital fijo	P.51c	4.132	4.214	4.354	4.404	4.408	4.826	5.211	5.531
Var. existencias y adquisiciones - cesiones de objetos valiosos	P.52/53	25	-259	4	74	44	-21	34	140
Adquisiciones - cesiones de act. no financieros no producidos	NP	-37	35	15	49	-11	33	23	11
<b>SALDOS CONTABLES (R-E)</b>									
<b>I y II Cuentas corrientes</b>									
<b>I. Cuenta de producción</b>									
Valor añadido bruto [=P1-P2]	B.1g	38.748	39.984	44.024	43.388	45.277	46.037	52.038	72.661
<b>II. Cuentas de distribución y utilización de la renta</b>									
II.1. Distribución primaria de la renta									
Cuenta de explotación									
Excedente bruto de explotación [=B1g-D1(E)-(D2-D3)(E)]	B.2g	15.773	18.181	21.684	20.565	22.911	23.251	29.357	48.457
Cuenta de asignación de la renta primaria									
Saldo de rentas primarias bruto [=B2g+D1(R)+D4(R-E)]	B.5g	29.185	31.916	37.302	34.496	37.738	40.888	49.408	42.207
Cuenta de distribución secundaria de la renta									
Renta disponible bruta [=B5g+D5/D7(R-E)]	B.6g	22.804	25.907	30.738	27.411	28.546	30.446	42.577	35.921
Cuenta de redistribución de la renta en especie									
Renta disponible ajustada bruta [=B6g+D63(R-E)]	B.7g	22.804	25.907	30.738	27.411	28.546	30.446	42.577	35.921
II.2. Cuenta de utilización de la renta disponible									
Ahorro bruto [=B7g+D8(R-E)-P4]	B.8g	25.881	28.973	33.569	30.164	32.373	32.671	44.753	38.276
<b>III. Cuentas de acumulación</b>									
<b>III.1. Cuenta de capital</b>									
III.1.1. Cuenta de variaciones del patrimonio neto									
Variaciones del patrimonio neto debidas al ahorro y a las transferencias de capital [=B8g+D9-P51c]	B.10.1	21.439	25.919	32.250	26.732	29.341	34.697	40.697	32.849
III.1.2. Cuenta de adquisición de activos no financieros									
Capacidad(+)/Necesidad(-) de financ. [=B8g+D9-P51-P52/53-NP]	B.9	20.946	26.188	35.119	29.914	28.871	37.753	40.356	32.783
<b>III.2 Cuenta financiera (véase cuadro 2.7.b)</b>									
Operaciones financieras netas (OFN)	B.9	20.946	26.188	35.119	29.914	28.871	37.753	40.347	32.783
Ajuste: C(+)/N(-) de financiación menos OFN		0	0	-0	-0	0	-0	9	-0

Fuente: INE.

Última información disponible publicada por el INE 02/04/24

**SUMMARY OF THE SPANISH NATIONAL ACCOUNTS. BASE YEAR 2015**  
**Quarterly Non-Financial Accounts for the Institutional Sectors (QNFAIS)**  
**23.je Financial institutions**

EUR millions

2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	2023-III	2023-IV	Code
...	...	...	...	...	...	...	...	<b>R RESOURCES</b>
14.640	20.401	21.602	31.962	33.895	40.810	42.086	50.150	P.1 Production of goods and services
7.544	10.756	12.935	23.550	25.939	32.658	35.070	40.089	D.4 Property income
7.096	9.645	8.667	8.412	7.956	8.152	7.016	10.061	D.41 Interest
993	1.409	1.005	1.197	940	1.352	1.212	1.535	D.42/45 Other property income excluding interest
7.852	10.022	6.811	9.442	7.471	8.216	8.023	8.986	D.61 Social contributions
174	378	331	560	13	56	54	180	D.7 Other current transfers
174	378	331	560	13	56	54	180	D.9 Capital transfers receivable
-245	-11	-1	-31	-4	-42	-4	-149	D.92/99 Other capital transfers
-11	-11	-1	-31	-4	-42	-4	-149	D.9 Capital transfers payable (-)
...	...	...	...	...	...	...	...	D.92/99 Other capital transfers (-)
...	...	...	...	...	...	...	...	<b>U USES</b>
4.768	4.847	4.743	5.259	5.026	5.167	5.126	5.520	P.2 Intermediate consumption
1.376	1.309	162	217	1.744	1.186	189	246	D.1 Compensation of employees
1.412	1.344	197	252	1.780	1.221	224	282	D.2-D.3 Net taxes on production and imports
-36	-35	-35	-35	-36	-35	-35	-36	D.2 Taxes on production and imports
10.945	14.102	15.817	27.690	34.878	43.516	44.692	50.105	D.3 Subsidies (-)
4.645	6.062	9.601	17.772	26.293	32.834	37.114	39.422	D.4 Property income
6.300	8.040	6.216	9.918	8.585	10.682	7.578	10.683	D.41 Interest
1.084	1.873	1.597	1.202	1.521	721	1.313	1.036	D.42/45 Other property income excluding interest
1.740	1.403	1.396	1.632	1.807	1.348	1.806	1.945	D.5 Current taxes on income, wealth, etc.
7.739	9.869	6.708	9.319	7.453	8.162	7.967	8.942	D.62 Social benefits other than social transfers in kind
-890	-165	-542	-579	-1.004	-150	-741	-460	D.7 Other current transfers
1.087	2.038	1.791	510	506	2.249	2.394	264	D.8 Adjustment for change in net equity of hous. in PF reserves
1.302	1.298	1.309	1.302	1.382	1.379	1.388	1.382	P.51g Gross fixed capital formation
8	9	10	7	72	98	208	-238	P.51c Of which: consumption of fixed capital
23	23	23	23	11	11	11	11	P.52/53 Changes in inventories and net acq. of valuables
								NP Acquisitions less disposals of non-financial non-prod. assets
								<b>BALANCING ITEMS (R-U)</b>
								<b>I and II Current accounts</b>
								<b>I. Production account</b>
12.403	12.769	12.913	13.953	16.032	18.130	19.810	18.689	B.1g Gross value added [=P1-P2]
								<b>II. Distribution and use of income accounts</b>
								II.1. Primary distribution of income accounts
6.259	6.613	8.008	8.477	9.262	11.777	14.495	12.923	Generation of income account
								B.2g Gross operating surplus [=B1g-D1(U)-(D2-D3)(U)]
9.954	12.912	13.793	12.749	8.279	9.071	11.889	12.968	Allocation of primary income account
								B.5g Gross balance of primary income [=B2g+D4(R-U)]
8.236	11.198	11.908	11.235	5.909	8.408	10.038	11.566	Secondary distribution of income account
								B.6g Gross disposable income [=B5g+D5/D7(R-U)]
8.236	11.198	11.908	11.235	5.909	8.408	10.038	11.566	Redistribution of income in kind account
								B.7g Gross adjusted disposable income [=B6g+D63(R-U)]
9.126	11.363	12.450	11.814	6.913	8.558	10.779	12.026	II.2. Use of disposable income account
								B.8g Gross saving [=B7g+D8(R-U)-P4]
								<b>III. Accumulation accounts</b>
								<b>III.1. Capital account</b>
								III.1.1. Change in net worth account
7.753	10.432	11.471	11.041	5.540	7.193	9.441	10.675	Changes in net worth due to
								B10.1 saving and capital transfers [=B8g+D9-P51c]
7.937	9.660	10.956	11.803	6.333	6.214	8.216	12.020	III.1.2. Acquisitions of non-financial assets account
								B.9 Net lending(+) or net borrowing(-) [=B8g+D9-P51-P52/53-NP]
7.936	9.658	10.955	11.798	6.333	6.214	8.216	12.020	<b>III.2. Financial account (see Table 2.7.b)</b>
1	2	1	5	0	0	-0	-0	B.9 Net financial transactions (NFT)
								Adjustment: NL(+)/NB(-) less NFT

Source: INE.

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