

**CUENTAS FINANCIERAS - SEC 2010**
**Resumen por instrumentos y sectores de contrapartida de las cuentas no consolidadas**
**2.35.b Instituciones financieras. Cuenta de operaciones financieras**

millones de euros

	Código	2016	2017	2018	2019	2020	2021	2022	2023
<b>I. ADQUISICIONES NETAS DE ACTIVOS FINANCIEROS F</b>		83.786	201.796	79.322	8.028	581.118	337.566	-137.966	-14.188
<b>Total, excepto Oro monetario y D.E.G.</b>		83.746	201.705	79.446	8.050	581.392	326.271	-138.247	-14.652
<i>Sociedades no financieras</i>	S.11	7.116	14.617	19.190	-3.887	64.529	21.545	4.061	-15.443
<i>Instituciones financieras</i>	S.12	-33.828	53.966	-58.847	-59.806	297.847	104.308	-323.840	-97.378
<i>Administraciones públicas</i>	S.13	45.316	18.172	-1.593	-29.898	120.174	58.614	58.848	-11.370
<i>Hogares e instituciones sin fines de lucro</i>	S.14/5	-5.888	-4.648	1.415	2.285	-4.384	7.649	3.663	-14.201
<i>Resto del mundo</i>	S.2	71.070	119.689	119.156	99.334	102.951	145.450	119.301	124.205
Oro monetario y D.E.G. (a)	F.1	40	92	-125	-22	-275	11.295	281	464
Efectivo y depósitos, en	F.2	-17.319	82.648	647	-20.879	304.882	162.821	-289.984	-29.121
<i>Instituciones financieras</i>	S.12	-20.303	59.197	-46.090	-65.171	279.975	134.166	-324.649	-103.540
<i>Administraciones públicas</i>	S.13	191	215	245	169	82	24	168	136
<i>Resto del mundo</i>	S.2	2.793	23.236	46.492	44.123	24.824	28.631	34.498	74.284
Valores representativos de deuda, emitidos por	F.3	85.110	41.999	27.426	-13.213	178.866	74.124	129.185	42.719
<i>Sociedades no financieras</i>	S.11	1.808	5.317	4.208	2.843	10.044	5.664	-1.604	-1.562
<i>Instituciones financieras</i>	S.12	-5.734	-19.117	-15.362	-1.599	11.301	-18.318	-11.608	185
<i>Administraciones públicas</i>	S.13	55.317	27.748	3.798	-28.933	108.400	46.313	60.558	-3.819
<i>Resto del mundo</i>	S.2	33.718	28.051	34.782	14.476	49.120	40.466	81.839	47.916
Préstamos, a	F.4	-21.613	-21.746	-12.166	14.609	62.494	31.503	14.878	-36.243
<i>Sociedades no financieras</i>	S.11	9.140	-1.682	-9.460	345	41.331	7.757	748	-17.261
<i>Instituciones financieras</i>	S.12	-19.684	2.859	-9.370	-4.389	8.476	-5.251	-4.393	-446
<i>Administraciones públicas</i>	S.13	-9.720	-9.835	-6.229	-390	12.143	5.536	-1.587	-6.481
<i>Hogares e instituciones sin fines de lucro</i>	S.14/5	-12.058	-3.963	1.511	1.392	-4.280	6.514	3.073	-14.435
<i>Resto del mundo</i>	S.2	10.708	-9.124	11.383	17.652	4.823	16.948	17.037	2.380
Participaciones en ctal. y fondos de inv., emitidas por	F.5	20.298	89.103	58.311	25.705	38.428	45.613	-15.522	8.527
<i>Sociedades no financieras</i>	S.11	-4.196	10.730	23.965	-10.720	12.269	6.544	3.730	3.825
<i>Instituciones financieras</i>	S.12	4.556	7.712	9.830	12.459	-2.243	-3.675	-2.796	-1.920
<i>Administraciones públicas</i>	S.13	-	-	-	-	-	-	-	-
<i>Resto del mundo</i>	S.2	19.938	70.661	24.516	23.966	28.402	42.745	-16.456	6.622
Seguros, pensiones y garantías estandarizadas, en	F.6	475	4.502	879	1.763	3.417	4.350	2.638	1.885
<i>Sociedades no financieras</i>	S.11	10	-6	-2	1	4	41	-35	-45
<i>Instituciones financieras</i>	S.12	1.113	4.277	716	1.067	1.432	-1.168	2.097	1.609
<i>Administraciones públicas</i>	S.13	-	-	-	-	-	5.867	377	-141
<i>Resto del mundo</i>	S.2	-648	231	164	696	1.982	-390	199	462
Otros activos	F.7/8	16.796	5.199	4.349	65	-6.695	7.859	20.558	-2.419
<i>Sociedades no financieras</i>	S.11	354	258	480	3.644	881	1.540	1.223	-400
<i>Instituciones financieras</i>	S.12	6.223	-961	1.429	-2.173	-1.094	-1.445	17.509	6.734
<i>Administraciones públicas</i>	S.13	-472	44	593	-744	-451	875	-667	-1.064
<i>Hogares e instituciones sin fines de lucro</i>	S.14/5	6.170	-685	-95	893	-105	1.135	591	233
<i>Resto del mundo</i>	S.2	4.521	6.543	1.943	-1.555	-5.926	5.755	1.902	-7.923

(a) El Oro monetario es el único activo financiero del sistema al que no corresponde un pasivo (SEC 5.61). En las cuentas de operaciones financieras de las CFEE, las operaciones con Oro monetario se registran como adquisiciones netas del Banco de España y como menos adquisiciones netas del Resto del mundo

**FINANCIAL ACCOUNTS - ESA 2010**  
**Summary by instrument and counterpart sector of the unconsolidated accounts**  
**2.35.b Financial institutions. Financial transactions account**

EUR millions

2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	2023-III	2023-IV	Code	
49.173	97.090	2.026	-286.256	-17.772	-16.069	-22.182	41.834	F	<b>I. NET ACQUISITION OF FINANCIAL ASSETS</b>
49.168	97.073	1.701	-286.189	-18.189	-16.100	-22.209	41.846		<b>Total, excluding monetary gold and SDRs</b>
-3.212	8.569	-186	-1.111	-3.505	-3.599	-7.847	-492	S.11	<i>Non-financial corporations</i>
-21.813	26.509	-28.473	-300.063	-38.237	-66.291	-7.026	14.175	S.12	<i>Financial institutions</i>
16.592	24.905	15.941	1.410	12.016	-442	-5.362	-17.581	S.13	<i>General government</i>
1.208	14.241	-9.351	-2.435	-7.217	8.658	-13.843	-1.799	S.14/5	<i>Households and non-profit institutions</i>
56.398	22.865	24.095	15.944	19.170	45.606	11.896	47.532	S.2	<i>Rest of the world</i>
6	17	325	-67	417	32	27	-12	F.1	Monetary gold and SDRs (a)
-1.831	30.813	-29.457	-289.509	-47.707	-38.803	9.870	47.518	F.2	Currency and deposits, claims on
-20.721	26.584	-28.149	-302.364	-46.941	-69.031	-2.553	14.984	S.12	<i>Financial institutions</i>
33	54	61	21	20	38	42	36	S.13	<i>General government</i>
18.857	4.175	-1.369	12.835	-786	30.190	12.382	32.498	S.2	<i>Rest of the world</i>
50.576	38.485	29.213	10.912	42.284	9.509	6	-9.080	F.3	Debt securities, issued by
1.277	-1.234	-1.271	-376	-1.397	-225	-325	385	S.11	<i>Non-financial corporations</i>
-2.439	-1.905	-6.021	-1.242	1.684	440	-2.770	831	S.12	<i>Financial institutions</i>
15.690	21.037	19.995	3.836	12.691	-1.265	506	-15.751	S.13	<i>General government</i>
36.048	20.587	16.510	8.694	29.306	10.560	2.596	5.455	S.2	<i>Rest of the world</i>
-4.467	25.009	-12.745	7.081	-20.327	8.721	-31.325	6.688	F.4	Loans, to
-5.559	6.745	133	-571	-4.862	-4.852	-7.450	-97	S.11	<i>Non-financial corporations</i>
-3.154	-984	-950	694	707	-242	-200	-711	S.12	<i>Financial institutions</i>
902	3.763	-4.067	-2.185	-375	1.717	-5.986	-1.838	S.13	<i>General government</i>
320	14.399	-9.954	-1.692	-7.153	8.039	-13.987	-1.334	S.14/5	<i>Households and non-profit institutions</i>
3.024	1.085	2.093	10.835	-8.644	4.059	-3.702	10.667	S.2	<i>Rest of the world</i>
-4.510	-2.557	-2.726	-5.730	4.689	3.369	1.236	-767	F.5	Equity and investment fund shares, issued by
-793	1.375	1.943	1.205	2.754	653	-303	721	S.11	<i>Non-financial corporations</i>
-399	-80	124	-2.441	-1.227	1.987	-407	-2.274	S.12	<i>Financial institutions</i>
-	-	-	-	-	-	-	-	S.13	<i>General government</i>
-3.317	-3.851	-4.793	-4.495	3.163	729	1.945	785	S.2	<i>Rest of the world</i>
66	1.964	436	172	1.139	949	-222	19	F.6	Insurance, pensions and standardised guarantees, of
6	34	43	-118	-15	-9	7	-28	S.11	<i>Non-financial corporations</i>
278	1.475	133	211	941	382	22	265	S.12	<i>Financial institutions</i>
43	77	105	152	-110	14	-41	-4	S.13	<i>General government</i>
-261	378	155	-73	323	563	-210	-214	S.2	<i>Rest of the world</i>
9.334	3.359	16.980	-9.116	1.733	154	-1.774	-2.532	F.7/8	Other assets
1.857	1.650	-1.034	-1.251	16	834	224	-1.474	S.11	<i>Non-financial corporations</i>
4.622	1.419	6.391	5.078	6.600	174	-1.118	1.078	S.12	<i>Financial institutions</i>
-75	-26	-153	-413	-211	-946	117	-25	S.13	<i>General government</i>
889	-158	603	-743	-64	619	144	-466	S.14/5	<i>Households and non-profit institutions</i>
2.041	474	11.174	-11.787	-4.608	-527	-1.142	-1.647	S.2	<i>Rest of the world</i>

(a) Monetary gold is the only financial asset for which there is no counterpart liability in the system (ESA 5.61). In the financial transactions account of the FASE, transactions with monetary gold are recorded as net acquisitions of the Banco de España and as net acquisitions, with the opposite sign, of the rest of the world.

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**Resumen por instrumentos y sectores de contrapartida de las cuentas no consolidadas**
**2.35.b Instituciones financieras. Cuenta de operaciones financieras**

millones de euros

	Código	2016	2017	2018	2019	2020	2021	2022	2023
<b>TOTAL</b>		83.786	201.796	79.322	8.028	581.118	337.566	-137.966	-14.188
<b>II. OPERACIONES FINANCIERAS NETAS (=I-III)</b>	<b>B.9</b>	20.946	26.188	35.119	29.914	28.871	37.753	40.347	32.783
<b>Total, excepto Oro monetario y D.E.G.</b>		20.907	26.099	35.245	29.935	29.142	37.519	40.136	32.354
<i>Sociedades no financieras</i>	<i>S.11</i>	-17.356	-17.988	6.372	-11.741	17.822	-14.424	4.788	-29.085
<i>Administraciones públicas</i>	<i>S.13</i>	53.059	6.703	-9.340	-22.261	105.524	25.365	43.773	-9.951
<i>Hogares e instituciones sin fines de lucro</i>	<i>S.14/5</i>	-23.621	-23.988	-26.480	-40.913	-82.152	-44.382	-39.676	-21.457
<i>Resto del mundo</i>	<i>S.2</i>	16.411	39.194	60.986	96.228	-9.465	78.262	20.194	88.878
<i>Sin sectorizar</i>	--	-7.547	22.266	3.581	8.602	-2.858	-7.068	11.267	4.399
Oro monetario y D.E.G.	F.1	39	89	-126	-21	-271	234	211	429
<b>III. PASIVOS NETOS CONTRAÍDOS</b>	<b>F</b>	62.840	175.608	44.203	-21.886	552.247	299.813	-178.313	-46.971
<b>Total, excepto Oro monetario y D.E.G.</b>		62.839	175.605	44.201	-21.884	552.251	288.752	-178.383	-47.006
<i>Sociedades no financieras</i>	<i>S.11</i>	24.472	32.605	12.818	7.854	46.707	35.969	-727	13.642
<i>Instituciones financieras</i>	<i>S.12</i>	-33.828	53.966	-58.847	-59.806	297.847	104.308	-323.840	-97.378
<i>Administraciones públicas</i>	<i>S.13</i>	-7.743	11.469	7.748	-7.636	14.651	33.250	15.075	-1.418
<i>Hogares e instituciones sin fines de lucro</i>	<i>S.14/5</i>	17.733	19.340	27.896	43.197	77.768	52.032	43.339	7.255
<i>Resto del mundo</i>	<i>S.2</i>	54.659	80.494	58.169	3.107	112.416	67.187	99.107	35.327
<i>Sin sectorizar</i>	--	7.547	-22.266	-3.581	-8.602	2.858	7.068	-11.267	-4.399
Oro monetario y D.E.G. (a)	F.1	1	3	2	-2	-4	11.061	69	35
Efectivo y depósitos, mantenidos por	F.2	74.759	154.763	24.249	-30.048	503.159	261.350	-187.941	-109.725
<i>Sociedades no financieras</i>	<i>S.11</i>	21.409	26.349	6.793	9.393	37.400	28.165	-7.142	7.148
<i>Instituciones financieras</i>	<i>S.12</i>	-20.303	59.197	-46.090	-65.171	279.975	134.166	-324.649	-103.540
<i>Administraciones públicas</i>	<i>S.13</i>	-5.837	13.933	7.787	-7.310	14.592	33.079	15.326	-1.396
<i>Hogares e instituciones sin fines de lucro</i>	<i>S.14/5</i>	8.973	-2.650	23.941	37.508	77.635	39.463	39.062	-12.899
<i>Resto del mundo</i>	<i>S.2</i>	70.517	57.935	31.818	-4.466	93.558	26.478	89.462	963
Valores representativos de deuda, en poder de	F.3	-31.395	-30.802	-17.567	7.059	15.167	112	-4.180	29.386
<i>Sociedades no financieras</i>	<i>S.11</i>	2.591	-3.046	-50	-1.388	-1.210	-684	-1.536	-548
<i>Instituciones financieras</i>	<i>S.12</i>	-5.734	-19.117	-15.362	-1.599	11.301	-18.318	-11.608	185
<i>Administraciones públicas</i>	<i>S.13</i>	-1.180	-644	-5	111	-132	-175	-165	89
<i>Hogares e instituciones sin fines de lucro</i>	<i>S.14/5</i>	-1.757	-9.547	-3.078	661	-1.116	-345	-1.523	-372
<i>Resto del mundo</i>	<i>S.2</i>	-25.315	1.552	927	9.274	6.324	19.634	10.651	30.031
Préstamos, concedidos por	F.4	-15.508	-2.746	4.574	-10.412	12.975	-9.989	-8.338	-3.464
<i>Sociedades no financieras</i>	<i>S.11</i>	1.525	927	-1.119	4.100	940	-3	-	-
<i>Instituciones financieras</i>	<i>S.12</i>	-19.684	2.859	-9.370	-4.389	8.476	-5.251	-4.393	-446
<i>Administraciones públicas</i>	<i>S.13</i>	-264	-299	-	-	-	-	-	-
<i>Hogares e instituciones sin fines de lucro</i>	<i>S.14/5</i>	-	-	-	-	-	-	-	-
<i>Resto del mundo</i>	<i>S.2</i>	2.915	-6.232	15.062	-10.123	3.559	-4.735	-3.946	-3.018
Participaciones en el ctal. y fondos de inv., de	F.5	22.136	54.710	33.729	8.998	12.304	31.946	4.401	18.626
<i>Sociedades no financieras</i>	<i>S.11</i>	-79	3.525	4.328	-6.589	3.347	4.743	1.598	-238
<i>Instituciones financieras</i>	<i>S.12</i>	4.556	7.712	9.830	12.459	-2.243	-3.675	-2.796	-1.920
<i>Administraciones públicas</i>	<i>S.13</i>	-275	-1.377	55	-401	231	-190	309	-322
<i>Hogares e instituciones sin fines de lucro</i>	<i>S.14/5</i>	10.728	20.694	8.588	-3.158	1.902	18.483	6.166	15.634
<i>Resto del mundo</i>	<i>S.2</i>	7.206	24.156	10.928	6.687	9.068	12.585	-876	5.473
Seguros, pensiones y garantías estand., a favor de	F.6	6.960	11.097	-2.981	10.800	-2.488	-1.491	-928	8.531
<i>Sociedades no financieras</i>	<i>S.11</i>	3.677	-2.638	1.439	-244	-464	199	-212	1.266
<i>Instituciones financieras</i>	<i>S.12</i>	1.113	4.277	716	1.067	1.432	-1.168	2.097	1.609
<i>Hogares e instituciones sin fines de lucro</i>	<i>S.14/5</i>	2.736	7.954	-4.263	8.342	-4.872	-1.579	-4.558	4.545
<i>Resto del mundo</i>	<i>S.2</i>	-566	1.504	-873	1.636	1.416	1.057	1.746	1.111
Otros pasivos	F.7/8	5.887	-11.417	2.197	-8.281	11.134	6.825	18.603	9.640
<i>Sociedades no financieras</i>	<i>S.11</i>	-4.651	7.487	1.426	2.583	6.694	3.550	6.565	6.015
<i>Instituciones financieras</i>	<i>S.12</i>	6.223	-961	1.429	-2.173	-1.094	-1.445	17.509	6.734
<i>Administraciones públicas</i>	<i>S.13</i>	-188	-144	-90	-36	-40	536	-394	211
<i>Hogares e instituciones sin fines de lucro</i>	<i>S.14/5</i>	-2.946	2.890	2.708	-155	4.220	-3.990	4.192	348
<i>Resto del mundo</i>	<i>S.2</i>	-99	1.577	305	102	-1.504	1.107	1.999	732
<i>Sin sectorizar</i>	--	7.547	-22.266	-3.581	-8.602	2.858	7.068	-11.267	-4.399

**FINANCIAL ACCOUNTS - ESA 2010**  
**Summary by instrument and counterpart sector of the unconsolidated accounts**  
**2.35.b Financial institutions. Financial transactions account**

EUR millions

2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	2023-III	2023-IV	Code	
49.173	97.090	2.026	-286.256	-17.772	-16.069	-22.182	41.834		<b>TOTAL</b>
7.936	9.658	10.955	11.798	6.333	6.214	8.216	12.020	<b>B.9</b>	<b>II. NET FINANCIAL TRANSACTIONS (=I-III)</b>
7.934	9.653	10.656	11.893	5.929	6.195	8.196	12.034		<b>Total, excluding monetary gold and SDRs</b>
1.655	2.893	1.353	-1.113	14.142	-11.135	-15.212	-16.880	S.11	Non-financial corporations
7.200	9.969	-11.186	37.790	-14.981	-18.324	3.022	20.331	S.13	General government
-12.791	-5.258	-4.348	-17.279	7.362	-5.566	-5.347	-17.906	S.14/5	Households and non-profit institutions
16.502	-1.358	29.894	-24.843	10.634	42.029	15.390	20.824	S.2	Rest of the world
-4.631	3.413	-4.758	17.243	-10.825	-790	10.363	5.651	--	Unsectorised
2	5	299	-95	404	19	20	-14	F.1	Monetary gold and SDRs
41.237	87.432	-8.929	-298.054	-24.105	-22.283	-30.398	29.814	<b>F</b>	<b>III. NET INCURRENCE OF LIABILITIES</b>
41.234	87.420	-8.955	-298.082	-24.118	-22.295	-30.405	29.812		<b>Total, excluding monetary gold and SDRs</b>
-4.867	5.676	-1.539	2	-17.647	7.536	7.366	16.388	S.11	Non-financial corporations
-21.813	26.509	-28.473	-300.063	-38.237	-66.291	-7.026	14.175	S.12	Financial institutions
9.392	14.937	27.126	-36.379	26.997	17.883	-8.385	-37.913	S.13	General government
13.999	19.499	-5.003	14.844	-14.578	14.223	-8.496	16.107	S.14/5	Households and non-profit institutions
39.896	24.223	-5.799	40.787	8.536	3.576	-3.494	26.708	S.2	Rest of the world
4.631	-3.413	4.758	-17.243	10.825	790	-10.363	-5.651	--	Unsectorised
4	12	26	28	14	13	7	2	F.1	Monetary gold and SDRs (a)
42.997	85.640	-21.433	-295.145	-57.725	-46.987	-29.682	24.669	F.2	Currency and deposits, held by
-10.590	3.666	916	-1.134	-17.285	6.050	5.730	12.653	S.11	Non-financial corporations
-20.721	26.584	-28.149	-302.364	-46.941	-69.031	-2.553	14.984	S.12	Financial institutions
9.522	15.219	27.204	-36.619	26.990	17.875	-8.526	-37.735	S.13	General government
14.417	21.044	-5.710	9.311	-23.101	6.981	-10.954	14.175	S.14/5	Households and non-profit institutions
50.369	19.127	-15.694	35.661	2.611	-8.863	-13.377	20.592	S.2	Rest of the world
-16.659	682	4.581	7.217	7.685	12.493	5.382	3.826	F.3	Debt securities, held by
-852	295	297	-1.276	1.148	-830	-156	-711	S.11	Non-financial corporations
-2.439	-1.905	-6.021	-1.242	1.684	440	-2.770	831	S.12	Financial institutions
-93	-95	-5	27	-3	23	34	35	S.13	General government
-1.844	335	13	-27	533	-303	-139	-462	S.14/5	Households and non-profit institutions
-11.430	2.051	10.296	9.734	4.323	13.164	8.413	4.132	S.2	Rest of the world
-4.966	-176	-774	-2.422	-438	228	-377	-2.876	F.4	Loans, from
-	-	-	-	-	-	-	-	S.11	Non-financial corporations
-3.154	-984	-950	694	707	-242	-200	-711	S.12	Financial institutions
-	-	-	-	-	-	-	-	S.13	General government
-	-	-	-	-	-	-	-	S.14/5	Households and non-profit institutions
-1.813	807	176	-3.116	-1.145	471	-178	-2.166	S.2	Rest of the world
3.561	2.155	-944	-371	5.510	5.646	3.662	3.808	F.5	Equity and investment fund shares, held by
1.683	1.593	-652	-1.025	-1.740	-294	1.106	689	S.11	Non-financial corporations
-399	-80	124	-2.441	-1.227	1.987	-407	-2.274	S.12	Financial institutions
-24	17	72	243	-38	-26	21	-279	S.13	General government
1.008	-18	1.850	3.327	7.316	4.544	2.621	1.152	S.14/5	Households and non-profit institutions
1.293	644	-2.338	-475	1.198	-565	321	4.519	S.2	Rest of the world
-1.509	364	-549	766	4.001	2.470	13	2.048	F.6	Insurance, pensions and standardised guarantees, held by
-88	111	-127	-108	327	363	88	489	S.11	Non-financial corporations
278	1.475	133	211	941	382	22	265	S.12	Financial institutions
-1.911	-1.873	-1.201	427	2.243	1.277	-84	1.108	S.14/5	Households and non-profit institutions
211	652	647	236	490	448	-13	187	S.2	Rest of the world
17.811	-1.245	10.164	-8.127	16.849	3.855	-9.402	-1.662	F.7/8	Other liabilities
4.981	12	-1.973	3.545	-98	2.247	598	3.268	S.11	Non-financial corporations
4.622	1.419	6.391	5.078	6.600	174	-1.118	1.078	S.12	Financial institutions
-13	-205	-145	-31	48	10	87	66	S.13	General government
2.329	12	45	1.806	-1.571	1.725	60	134	S.14/5	Households and non-profit institutions
1.262	930	1.088	-1.282	1.046	-1.090	1.334	-558	S.2	Rest of the world
4.631	-3.413	4.758	-17.243	10.825	790	-10.363	-5.651	--	Unsectorised