

**CUENTAS FINANCIERAS - SEC 2010**  
**Detalle por instrumentos de las cuentas no consolidadas**  
**2.7.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</b>	<b>F</b>	83.786	201.796	79.322	8.028	581.118	337.566	-137.966	-14.188
Oro monetario y D.E.G.	F.1	40	92	-125	-22	-275	11.295	281	464
Efectivo y depósitos	F.2	-17.319	82.648	647	-20.879	304.882	162.821	-289.984	-29.121
Efectivo	F.21	-498	602	583	661	-723	-460	-331	-82
Depósitos transferibles	F.22	3.364	305	-4.711	4.124	10.472	298	-12.230	-7.372
Otros depósitos	F.29	-20.185	81.740	4.775	-25.664	295.133	162.983	-277.423	-21.666
Valores representativos de deuda	F.3	85.110	41.999	27.426	-13.213	178.866	74.124	129.185	42.719
Valores a corto plazo	F.31	-13.016	-1.177	15.352	-6.385	8.462	-4.041	10.451	-2.815
Valores a largo plazo	F.32	98.125	43.176	12.074	-6.828	170.404	78.165	118.734	45.534
Préstamos	F.4	-21.613	-21.746	-12.166	14.609	62.494	31.503	14.878	-36.243
Préstamos a corto plazo	F.41	-23.872	8.071	-748	2.743	-24.559	7.134	16.358	-5.457
Préstamos a largo plazo	F.42	2.259	-29.817	-11.417	11.867	87.053	24.369	-1.480	-30.786
Participaciones en el capital y en fondos de inversión	F.5	20.298	89.103	58.311	25.705	38.428	45.613	-15.522	8.527
Acciones cotizadas	F.511	-1.939	13.587	3.336	5.442	8.254	12.059	-9.924	4.703
Acciones no cotizadas	F.512	17.801	32.496	39.397	8.158	16.939	-4.462	9.699	9.108
Otras participaciones en el capital	F.519	-3.548	14.219	10.727	3.246	283	4.792	3.925	6.051
Participaciones en fondos de inversión	F.52	7.984	28.802	4.850	8.860	12.953	33.224	-19.222	-11.336
Seguros, pensiones y garantías estandarizadas	F.6	475	4.502	879	1.763	3.417	4.350	2.638	1.885
Reservas técnicas de seguro no vida	F.61	465	4.508	880	1.759	3.415	-1.556	2.296	2.071
Derechos por pensiones	F.63	-	-	-	-	-	-	-	-
Derechos de prestaciones distintas de pensiones	F.6P	10	-6	-2	4	2	39	-35	-45
Provisiones para ejecución garantías estandarizadas	F.66	-	-	-	-	-	5.867	377	-141
Otros activos	F.7/8	16.796	5.199	4.349	65	-6.695	7.859	20.558	-2.419
Derivados financieros	F.7	8.778	4.736	1.225	-5.222	-7.011	-1.454	10.963	2.379
Créditos comerciales y anticipos	F.81	213	-9	80	96	922	-417	-	-
Otras cuentas ptes. de cobro excl. créditos comerc.	F.89	7.804	472	3.044	5.191	-606	9.730	9.594	-4.798
<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>III. PASIVOS NETOS CONTRAÍDOS</b>	<b>F</b>	62.840	175.608	44.203	-21.886	552.247	299.813	-178.313	-46.971
Oro monetario y D.E.G.	F.1	1	3	2	-2	-4	11.061	69	35
Efectivo y depósitos	F.2	74.759	154.763	24.249	-30.048	503.159	261.350	-187.941	-109.725
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	-50.102	34.398	-63.248	-113.013	326.617	108.248	-235.111	-5.653
Valores representativos de deuda	F.3	-31.395	-30.802	-17.567	7.059	15.167	112	-4.180	29.386
Valores a corto plazo	F.31	4.994	-5.410	609	-4.353	658	8.770	1.115	8.345
Valores a largo plazo	F.32	-36.389	-25.393	-18.176	11.412	14.509	-8.658	-5.294	21.041
Préstamos	F.4	-15.508	-2.746	4.574	-10.412	12.975	-9.989	-8.338	-3.464
Préstamos a corto plazo	F.41	-21.018	-422	-8.592	-3.448	8.204	-5.293	-3.159	-2.398
Préstamos a largo plazo	F.42	5.510	-2.324	13.166	-6.964	4.772	-4.697	-5.180	-1.066
Participaciones en el capital y en fondos de inversión	F.5	22.136	54.710	33.729	8.998	12.304	31.946	4.401	18.626
Acciones cotizadas	F.511	5.920	13.001	4.301	1.376	-1.854	3.164	-3.267	-4.855
Acciones no cotizadas	F.512	1.722	5.114	7.433	-526	4.086	-3.366	-1.853	3.233
Otras participaciones en el capital	F.519	3.751	19.134	14.801	9.384	7.141	2.248	-1.123	3.876
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	6.960	11.097	-2.981	10.800	-2.488	-1.491	-928	8.531
Reservas técnicas de seguro no vida	F.61	4.674	5.756	2.304	4.467	2.026	-1.247	3.526	4.876
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	-993	3.088	-3.193	3.403	-1.665	4.936	1.232	5.614
Derechos de prestaciones distintas de pensiones	F.6P	-	-	-	134	-5	15	-4	13
Otros pasivos	F.7/8	5.887	-11.417	2.197	-8.281	11.134	6.825	18.603	9.640
Derivados financieros	F.7	5.562	2.513	754	768	2.595	1.846	18.153	11.147
Créditos comerciales y anticipos	F.81	13	128	462	-209	120	293	80	-27
Otras cuentas ptes. de pago excl. créditos comerc.	F.89	312	-14.057	982	-8.841	8.419	4.686	370	-1.480

**FINANCIAL ACCOUNTS - ESA 2010**  
**Breakdown by instrument of the unconsolidated accounts**  
**2.7.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>F</b>	<b>I. NET ACQUISITION OF FINANCIAL ASSETS</b>
6	17	325	-67	417	32	27	-12	F.1	Monetary gold and SDRs
-1.831	30.813	-29.457	-289.509	-47.707	-38.803	9.870	47.518	F.2	Currency and deposits
-717	122	169	96	-212	-55	-249	434	F.21	Currency
2.715	-1.852	-7.886	-5.206	-2.794	-3.071	-4.252	2.743	F.22	Transferable deposits
-3.828	32.543	-21.740	-284.398	-44.701	-35.677	14.371	44.341	F.29	Other deposits
50.576	38.485	29.213	10.912	42.284	9.509	6	-9.080	F.3	Debt securities
7.361	3.791	1.828	-2.530	2.582	389	134	-5.921	F.31	Short-term
43.214	34.693	27.385	13.442	39.702	9.119	-128	-3.159	F.32	Long-term
-4.467	25.009	-12.745	7.081	-20.327	8.721	-31.325	6.688	F.4	Loans
-2.227	16.440	-10.238	12.383	-11.158	15.913	-20.573	10.362	F.41	Short-term
-2.241	8.569	-2.507	-5.302	-9.169	-7.191	-10.751	-3.674	F.42	Long-term
-4.510	-2.557	-2.726	-5.730	4.689	3.369	1.236	-767	F.5	Equity and investment fund shares
-5.367	-3.478	707	-1.786	3.103	-113	-442	2.156	F.511	Listed shares
3.768	3.449	1.646	835	2.401	6.738	2.488	-2.519	F.512	Unlisted shares
1.523	567	-24	1.859	1.486	796	1.086	2.684	F.519	Other equity
-4.434	-3.095	-5.054	-6.638	-2.301	-4.051	-1.896	-3.088	F.52	Investment fund shares
66	1.964	436	172	1.139	949	-222	19	F.6	Insurance, pensions and standardised guarantees
17	1.853	288	138	1.264	944	-188	51	F.61	Non-life insurance technical reserves
-	-	-	-	-	-	-	-	F.63	Pension entitlements
6	34	43	-118	-15	-9	7	-28	F.6P	Entitlements to non-pension benefits
43	77	105	152	-110	14	-41	-4	F.66	Provisions for calls under standardised guarantees
9.334	3.359	16.980	-9.116	1.733	154	-1.774	-2.532	F.7/8	Other assets
-455	-1.484	6.372	6.530	1.800	-1.553	-506	2.638	F.7	Financial derivatives
-	-	-	-	-	-	-	-	F.81	Trade credits and advances
9.789	4.843	10.608	-15.646	-66	1.706	-1.268	-5.170	F.89	Other accounts receivable excluding trade credits
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>
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>
4	12	26	28	14	13	7	2	F.1	Monetary gold and SDRs
42.997	85.640	-21.433	-295.145	-57.725	-46.987	-29.682	24.669	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
14.066	47.705	-42.694	-254.188	-26.639	-35.162	-4.778	60.926	F.29	Other deposits
-16.659	682	4.581	7.217	7.685	12.493	5.382	3.826	F.3	Debt securities
-10.733	1.237	1.762	8.850	820	8.681	1.239	-2.394	F.31	Short-term
-5.926	-555	2.819	-1.633	6.866	3.813	4.142	6.221	F.32	Long-term
-4.966	-176	-774	-2.422	-438	228	-377	-2.876	F.4	Loans
-3.776	2.317	-667	-1.032	-716	-679	-602	-400	F.41	Short-term
-1.190	-2.493	-107	-1.390	277	907	225	-2.476	F.42	Long-term
3.561	2.155	-944	-371	5.510	5.646	3.662	3.808	F.5	Equity and investment fund shares
194	-1.646	-389	-1.426	-3.293	616	-924	-1.254	F.511	Listed shares
773	279	636	-3.542	792	200	77	2.164	F.512	Unlisted shares
644	932	-2.065	-634	1.168	709	968	1.031	F.519	Other equity
1.949	2.590	874	5.231	6.843	4.121	3.541	1.867	F.52	Investment fund shares
-1.509	364	-549	766	4.001	2.470	13	2.048	F.6	Insurance, pensions and standardised guarantees
767	2.273	570	-84	2.474	1.417	294	691	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
-1.605	656	360	1.821	949	1.276	972	2.418	F.63	Pension entitlements
-7	110	-109	2	12	-3	20	-16	F.6P	Entitlements to non-pension benefits
17.811	-1.245	10.164	-8.127	16.849	3.855	-9.402	-1.662	F.7/8	Other liabilities
-71	315	7.195	10.715	5.038	190	1.462	4.458	F.7	Financial derivatives
76	20	-10	-5	-36	7	-5	6	F.81	Trade credits and advances
17.806	-1.580	2.979	-18.836	11.847	3.658	-10.860	-6.125	F.89	Other accounts payable excluding trade credits