

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

millones de euros

	Código	2016	2017	2018	2019	2020	2021	2022	2023
<b>I. ACTIVOS FINANCIEROS</b>	<b>AF</b>	1.271.550	1.268.723	1.259.045	1.362.200	1.400.548	1.428.180	1.331.227	1.397.638
Efectivo y depósitos	AF.2	372.926	309.400	274.156	264.065	283.679	260.172	222.706	209.395
Efectivo	AF.21	-	-	-	-	-	-	-	-
Depósitos transferibles	AF.22	65.338	64.259	60.197	64.711	75.184	73.821	65.285	57.913
Otros depósitos	AF.29	307.588	245.141	213.959	199.354	208.496	186.351	157.421	151.482
Valores representativos de deuda	AF.3	409.388	407.447	416.058	429.510	428.115	412.936	401.436	457.895
Valores a corto plazo	AF.31	10.523	11.444	15.247	13.766	13.870	17.902	21.897	31.875
Valores a largo plazo	AF.32	398.865	396.003	400.811	415.745	414.245	395.034	379.539	426.019
Préstamos	AF.4	29.916	27.964	41.073	47.513	56.806	59.796	61.607	64.384
Préstamos a corto plazo	AF.41	2.148	2.430	1.828	1.546	2.857	1.929	2.457	2.035
Préstamos a largo plazo	AF.42	27.767	25.533	39.245	45.967	53.948	57.867	59.150	62.349
Participaciones en el capital y en fondos de inversión	AF.5	409.398	468.162	472.692	558.994	567.801	631.000	580.536	596.894
Acciones cotizadas	AF.511	104.352	122.232	98.347	108.692	102.394	120.112	104.067	116.006
Acciones no cotizadas	AF.512	176.998	179.840	173.852	214.566	209.883	208.943	214.406	216.840
Otras participaciones en el capital	AF.519	22.052	27.327	65.297	78.258	83.743	85.224	87.593	88.612
Participaciones en fondos de inversión	AF.52	105.995	138.763	135.197	157.477	171.781	216.722	174.470	175.436
Seguros, pensiones y garantías estandarizadas	AF.6	14.116	18.645	19.467	22.552	25.889	25.666	27.027	30.036
Reservas técnicas de seguro no vida	AF.61	14.101	18.636	19.460	22.541	25.876	25.413	26.810	29.865
Derechos por pensiones	AF.63	-	-	-	-	-	-	-	-
Derechos de prestaciones distintas de pensiones	AF.6P	14	9	7	11	13	252	217	172
Otros activos	AF.7/8	35.808	37.105	35.600	39.566	38.257	38.610	37.916	39.035
Derivados financieros	AF.7	20.158	20.920	19.641	20.980	21.934	22.545	20.938	22.104
Créditos comerciales y anticipos	AF.81	371	395	470	545	1.467	1.050	1.050	1.050
Otras cuentas ptes. de cobro excl. créditos comerc.	AF.89	15.279	15.790	15.489	18.041	14.857	15.016	15.928	15.881
<b>TOTAL</b>		1.271.550	1.268.723	1.259.045	1.362.200	1.400.548	1.428.180	1.331.227	1.397.638
<b>II. ACTIVOS FINANCIEROS NETOS (=I-III)(a)</b>	<b>BF.90</b>	-21.020	-56.148	-68.874	-53.530	-47.335	-39.562	-23.718	-24.721
<b>III. PASIVOS</b>	<b>AF</b>	1.292.570	1.324.870	1.327.919	1.415.730	1.447.883	1.467.742	1.354.945	1.422.359
Efectivo y depósitos	AF.2	-	-	-	-	-	-	-	-
Otros depósitos	AF.29	-	-	-	-	-	-	-	-
Valores representativos de deuda	AF.3	250.076	203.713	182.683	177.959	184.913	168.025	147.378	140.162
Valores a corto plazo	AF.31	10.671	1.802	665	874	681	946	1.157	1.700
Valores a largo plazo	AF.32	239.405	201.911	182.018	177.086	184.232	167.079	146.221	138.462
Préstamos	AF.4	93.509	96.474	110.522	105.198	123.097	107.958	98.426	94.495
Préstamos a corto plazo	AF.41	24.279	23.857	15.265	14.028	22.264	15.221	12.276	9.447
Préstamos a largo plazo	AF.42	69.231	72.617	95.257	91.170	100.833	92.737	86.150	85.048
Participaciones en el capital y en fondos de inversión	AF.5	544.639	606.216	616.057	684.409	680.873	731.533	701.227	748.852
Acciones cotizadas	AF.511	29.512	38.221	40.226	43.900	31.864	40.370	34.304	37.208
Acciones no cotizadas	AF.512	117.037	120.969	112.999	123.301	124.402	123.751	122.107	126.565
Otras participaciones en el capital	AF.519	130.344	148.651	172.805	201.007	207.753	197.721	198.421	200.016
Participaciones en fondos de inversión	AF.52	267.747	298.375	290.027	316.201	316.854	369.691	346.394	385.062
Seguros, pensiones y garantías estandarizadas	AF.6	359.275	372.929	372.731	399.888	406.920	406.983	357.774	386.693
Reservas técnicas de seguro no vida	AF.61	38.375	45.041	46.450	45.020	45.278	44.952	46.546	51.276
Derechos de seguros de vida y rentas periódicas	AF.62	165.874	167.071	170.946	188.112	192.827	181.433	145.034	159.638
Derechos por pensiones	AF.63	155.026	160.817	155.334	166.622	168.686	180.454	166.054	175.627
Derechos de prestaciones distintas de pensiones	AF.6P	-	-	-	134	129	143	139	152
Otros pasivos	AF.7/8	45.071	45.538	45.927	48.276	52.080	53.244	50.140	52.157
Derivados financieros	AF.7	23.021	24.735	25.580	27.682	29.358	31.654	29.033	31.074
Créditos comerciales y anticipos	AF.81	323	344	958	848	1.058	1.320	1.320	1.320
Otras cuentas ptes. de pago excl. créditos comerc.	AF.89	21.727	20.458	19.389	19.745	21.663	20.270	19.787	19.763

**FINANCIAL ACCOUNTS - ESA 2010**  
**Breakdown by instrument of the unconsolidated accounts**  
**2.11.a Non-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	
1.409.941	1.369.336	1.341.993	1.331.227	1.361.911	1.375.043	1.365.957	1.397.638	<b>AF</b>	<b>I. OUTSTANDING FINANCIAL ASSETS</b>
260.241	253.277	236.698	222.706	218.289	211.920	203.846	209.395	AF.2	Currency and deposits
-	-	-	-	-	-	-	-	AF.21	Currency
80.229	78.377	70.491	65.285	62.491	59.421	55.169	57.913	AF.22	Transferable deposits
180.012	174.899	166.206	157.421	155.798	152.499	148.677	151.482	AF.29	Other deposits
399.925	388.289	388.586	401.436	421.878	433.789	437.745	457.895	AF.3	Debt securities
19.458	19.068	22.853	21.897	23.231	27.106	30.128	31.875	AF.31	Short-term
380.467	369.221	365.733	379.539	398.647	406.683	407.617	426.019	AF.32	Long-term
61.066	62.192	62.203	61.607	63.718	64.154	64.833	64.384	AF.4	Loans
2.179	2.280	2.432	2.457	2.743	2.515	2.334	2.035	AF.41	Short-term
58.887	59.912	59.771	59.150	60.975	61.639	62.499	62.349	AF.42	Long-term
623.295	597.262	589.137	580.536	588.989	594.211	590.056	596.894	AF.5	Equity and investment fund shares
117.716	105.561	102.708	104.067	108.782	112.980	110.806	116.006	AF.511	Listed shares
214.142	216.293	218.506	214.406	215.934	217.364	218.794	216.840	AF.512	Unlisted shares
87.387	88.168	88.679	87.593	87.652	87.978	88.389	88.612	AF.519	Other equity
204.050	187.240	179.245	174.470	176.621	175.889	172.067	175.436	AF.52	Investment fund shares
25.324	26.586	26.707	27.027	28.710	29.852	29.567	30.036	AF.6	Insurance, pensions and standardised guarantees
25.065	26.294	26.372	26.810	28.509	29.659	29.367	29.865	AF.61	Non-life insurance technical reserves
-	-	-	-	-	-	-	-	AF.63	Pension entitlements
258	292	335	217	202	192	199	172	AF.6P	Entitlements to non-pension benefits
40.090	41.731	38.662	37.916	40.326	41.118	39.910	39.035	AF.7/8	Other assets
21.722	21.532	20.809	20.938	21.996	22.465	22.051	22.104	AF.7	Financial derivatives
1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	AF.81	Trade credits and advances
17.318	19.149	16.803	15.928	17.281	17.603	16.809	15.881	AF.89	Other accounts receivable excluding trade credits
1.409.941	1.369.336	1.341.993	1.331.227	1.361.911	1.375.043	1.365.957	1.397.638		<b>TOTAL</b>
-20.106	-15.917	-9.885	-23.718	-22.499	-21.984	-22.739	-24.721	<b>BF.90</b>	<b>II. NET FINANCIAL ASSETS (=I-III)(a)</b>
1.430.047	1.385.253	1.351.878	1.354.945	1.384.409	1.397.027	1.388.695	1.422.359	<b>AF</b>	<b>III. OUTSTANDING LIABILITIES</b>
-	-	-	-	-	-	-	-	AF.2	Currency and deposits
-	-	-	-	-	-	-	-	AF.29	Other deposits
164.564	158.922	150.166	147.378	145.363	142.946	140.246	140.162	AF.3	Debt securities
1.082	956	982	1.157	1.214	1.645	1.900	1.700	AF.31	Short-term
163.482	157.966	149.185	146.221	144.149	141.300	138.346	138.462	AF.32	Long-term
101.969	101.892	101.499	98.426	97.622	97.835	97.529	94.495	AF.4	Loans
11.456	13.778	13.180	12.276	11.467	10.713	9.848	9.447	AF.41	Short-term
90.513	88.114	88.319	86.150	86.155	87.122	87.682	85.048	AF.42	Long-term
719.135	699.937	691.583	701.227	717.939	727.839	729.465	748.852	AF.5	Equity and investment fund shares
35.808	33.625	31.035	34.304	34.029	34.911	34.909	37.208	AF.511	Listed shares
123.404	122.249	122.570	122.107	122.973	123.814	124.197	126.565	AF.512	Unlisted shares
199.292	199.907	199.355	198.421	198.446	198.408	198.074	200.016	AF.519	Other equity
360.631	344.156	338.623	346.394	362.490	370.706	372.285	385.062	AF.52	Investment fund shares
389.192	369.634	358.199	357.774	369.797	374.471	368.364	386.693	AF.6	Insurance, pensions and standardised guarantees
45.099	46.487	46.572	46.546	49.188	50.540	50.415	51.276	AF.61	Non-life insurance technical reserves
169.728	155.314	146.656	145.034	151.362	153.070	147.825	159.638	AF.62	Life insurance schemes and annuity entitlements
174.228	167.587	164.834	166.054	169.096	170.714	169.956	175.627	AF.63	Pension entitlements
136	246	137	139	151	148	168	152	AF.6P	Entitlements to non-pension benefits
55.188	54.868	50.432	50.140	53.689	53.936	53.091	52.157	AF.7/8	Other liabilities
30.795	30.082	28.772	29.033	30.191	30.826	30.412	31.074	AF.7	Financial derivatives
1.320	1.320	1.320	1.320	1.320	1.320	1.320	1.320	AF.81	Trade credits and advances
23.073	23.466	20.339	19.787	22.178	21.790	21.359	19.763	AF.89	Other accounts payable excluding trade credits