

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

millones de euros

	Código	2016	2017	2018	2019	2020	2021	2022	2023
I. ACTIVOS FINANCIEROS	AF	4.467.402	4.622.089	4.572.467	4.723.954	5.247.260	5.575.230	5.196.362	5.249.293
Oro monetario y D.E.G.	AF.1	13.492	13.193	13.499	15.640	16.959	29.231	30.496	31.944
Efectivo y depósitos	AF.2	952.480	1.005.844	994.001	973.936	1.274.580	1.450.001	1.162.405	1.131.602
Efectivo	AF.21	7.470	8.072	8.656	9.317	8.593	8.133	7.802	7.720
Depósitos transferibles	AF.22	65.338	64.259	60.197	64.711	75.184	73.821	65.285	57.913
Otros depósitos	AF.29	879.672	933.512	925.149	899.909	1.190.803	1.368.047	1.089.318	1.065.969
Valores representativos de deuda	AF.3	1.200.411	1.244.581	1.259.368	1.295.364	1.486.956	1.531.351	1.451.686	1.547.045
Valores a corto plazo	AF.31	35.882	35.602	49.609	42.140	50.391	46.253	56.269	54.330
Valores a largo plazo	AF.32	1.164.529	1.208.979	1.209.759	1.253.224	1.436.565	1.485.098	1.395.417	1.492.715
Préstamos	AF.4	1.437.116	1.411.795	1.395.524	1.402.823	1.458.197	1.483.772	1.493.357	1.448.221
Préstamos a corto plazo	AF.41	179.995	185.984	187.173	190.907	169.089	176.681	194.511	187.960
Préstamos a largo plazo	AF.42	1.257.121	1.225.811	1.208.352	1.211.915	1.289.107	1.307.091	1.298.845	1.260.261
Participaciones en el capital y en fondos de inversión	AF.5	662.428	756.503	719.499	827.485	795.063	869.561	810.447	853.638
Acciones cotizadas	AF.511	152.693	177.484	138.650	157.743	137.905	167.613	137.447	159.249
Acciones no cotizadas	AF.512	362.150	387.648	359.751	407.417	385.343	381.252	392.321	410.740
Otras participaciones en el capital	AF.519	40.069	50.572	83.262	101.495	96.807	99.820	103.561	105.785
Participaciones en fondos de inversión	AF.52	107.517	140.800	137.837	160.831	175.008	220.875	177.118	177.865
Seguros, pensiones y garantías estandarizadas	AF.6	14.116	18.645	19.467	22.552	25.889	31.533	33.271	36.139
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
Provisiones para ejecución garantías estandarizadas	AF.66	-	-	-	-	-	5.867	6.244	6.103
Otros activos	AF.7/8	187.359	171.529	171.109	186.152	189.617	179.781	214.701	200.704
Derivados financieros	AF.7	131.095	114.769	111.209	118.608	121.779	104.026	129.562	120.438
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	55.893	56.364	59.430	66.999	66.371	74.705	84.088	79.216
TOTAL		4.467.402	4.622.089	4.572.467	4.723.954	5.247.260	5.575.230	5.196.362	5.249.293
II. ACTIVOS FINANCIEROS NETOS (=I-III)(a)	BF.90	-16.633	-60.460	-48.781	22.583	52.683	39.073	-88.532	-58.748
III. PASIVOS	AF	4.484.035	4.682.549	4.621.249	4.701.371	5.194.577	5.536.157	5.284.894	5.308.041
Oro monetario y D.E.G.	AF.1	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	485.188	463.271	424.708	437.585	450.945	451.937	419.841	463.039
Valores a corto plazo	AF.31	29.552	23.736	23.708	19.133	18.807	28.734	31.438	39.350
Valores a largo plazo	AF.32	455.636	439.535	401.000	418.452	432.138	423.202	388.403	423.689
Préstamos	AF.4	93.809	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	69.530	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	817.758	909.451	857.498	924.797	878.564	963.632	954.385	1.033.146
Acciones cotizadas	AF.511	192.942	228.904	177.924	176.272	127.931	155.926	158.669	188.394
Acciones no cotizadas	AF.512	171.584	184.169	161.543	171.642	164.531	170.937	174.332	185.742
Otras participaciones en el capital	AF.519	175.764	190.882	221.195	256.894	264.677	262.619	269.753	263.446
Participaciones en fondos de inversión	AF.52	277.469	305.497	296.837	319.989	321.426	374.150	351.631	395.564
Seguros, pensiones y garantías estandarizadas	AF.6	368.167	381.371	379.779	407.840	412.754	413.106	362.105	390.008
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	163.918	169.259	162.383	174.574	174.520	186.578	170.385	178.942
Derechos de prestaciones distintas de pensiones	AF.6P	-	-	-	134	129	143	139	152
Otros pasivos	AF.7/8	178.767	174.380	178.180	183.529	191.420	177.224	212.613	203.933
Derivados financieros	AF.7	129.670	116.947	115.551	121.613	123.883	113.204	136.904	125.859
Créditos comerciales y anticipos	AF.81	723	849	1.310	1.112	1.222	1.515	1.596	1.569
Otras cuentas ptes. de pago excl. créditos comerc.	AF.89	48.374	56.583	61.319	60.805	66.315	62.505	74.114	76.505

Pro memoria:

Total pasivos (tasa de variación interanual) (a) 2.1 4.4 -1.3 1.7 10.5 6.4 -4.6 0.4

(a) Corresponde al indicador principal "Pasivos totales (no consolidados) del sector financiero" del Procedimiento de desequilibrios macroeconómicos.

FINANCIAL ACCOUNTS - ESA 2010
Breakdown by instrument of the unconsolidated accounts
2.7.a Financial institutions. Financial balance sheet

EUR millions

2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	2023-III	2023-IV	Code	
5.555.436	5.569.234	5.540.783	5.196.362	5.197.486	5.191.271	5.157.351	5.249.293	AF	I. OUTSTANDING FINANCIAL ASSETS
30.519	30.907	31.310	30.496	31.763	31.012	31.331	31.944	AF.1	Monetary gold and SDRs
1.449.373	1.485.320	1.458.818	1.162.405	1.115.274	1.075.290	1.087.892	1.131.602	AF.2	Currency and deposits
7.416	7.537	7.706	7.802	7.590	7.535	7.286	7.720	AF.21	Currency
80.229	78.377	70.491	65.285	62.491	59.421	55.169	57.913	AF.22	Transferable deposits
1.361.728	1.399.405	1.380.620	1.089.318	1.045.193	1.008.334	1.025.437	1.065.969	AF.29	Other deposits
1.518.313	1.482.086	1.463.020	1.451.686	1.507.833	1.512.631	1.495.124	1.547.045	AF.3	Debt securities
53.497	57.589	59.614	56.269	58.952	59.820	60.184	54.330	AF.31	Short-term
1.464.817	1.424.498	1.403.406	1.395.417	1.448.881	1.452.811	1.434.940	1.492.715	AF.32	Long-term
1.478.650	1.504.564	1.495.128	1.493.357	1.470.069	1.477.168	1.447.279	1.448.221	AF.4	Loans
175.000	193.422	185.095	194.511	182.803	198.827	179.000	187.960	AF.41	Short-term
1.303.650	1.311.142	1.310.032	1.298.845	1.287.266	1.278.341	1.268.280	1.260.261	AF.42	Long-term
855.964	819.050	809.473	810.447	827.931	842.334	840.904	853.638	AF.5	Equity and investment fund shares
159.262	139.007	133.665	137.447	144.421	149.140	146.655	159.249	AF.511	Listed shares
386.862	386.161	389.324	392.321	400.295	410.063	414.236	410.740	AF.512	Unlisted shares
102.848	103.759	104.461	103.561	104.221	104.854	105.451	105.785	AF.519	Other equity
206.992	190.124	182.023	177.118	178.993	178.276	174.561	177.865	AF.52	Investment fund shares
31.234	32.573	32.799	33.271	34.844	36.000	35.674	36.139	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
5.910	5.987	6.092	6.244	6.134	6.148	6.107	6.103	AF.66	Provisions for calls under standardised guarantees
191.383	214.734	250.235	214.701	209.771	216.837	219.147	200.704	AF.7/8	Other assets
105.838	124.480	149.376	129.562	124.700	130.087	133.701	120.438	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
84.495	89.204	99.809	84.088	84.022	85.701	84.396	79.216	AF.89	Other accounts receivable excluding trade credits
5.555.436	5.569.234	5.540.783	5.196.362	5.197.486	5.191.271	5.157.351	5.249.293		TOTAL
5.353	-30.566	-41.458	-88.532	-73.793	-69.985	-92.592	-58.748	BF.90	II. NET FINANCIAL ASSETS (=I-III)(a)
5.550.082	5.599.800	5.582.241	5.284.894	5.271.279	5.261.256	5.249.943	5.308.041	AF	III. OUTSTANDING LIABILITIES
14.904	15.291	15.702	14.979	14.807	14.655	14.844	14.548	AF.1	Monetary gold and SDRs
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
423.593	413.020	411.324	419.841	427.037	442.964	449.880	463.039	AF.3	Debt securities
18.523	20.236	22.602	31.438	32.024	40.884	42.279	39.350	AF.31	Short-term
405.070	392.783	388.723	388.403	395.014	402.081	407.600	423.689	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
968.240	938.157	927.964	954.385	985.285	993.913	1.007.262	1.033.146	AF.5	Equity and investment fund shares
160.994	146.439	139.397	158.669	170.217	174.935	182.622	188.394	AF.511	Listed shares
174.413	170.656	170.055	174.332	179.343	177.244	182.827	185.742	AF.512	Unlisted shares
267.985	272.695	275.644	269.753	267.338	263.883	261.192	263.446	AF.519	Other equity
364.849	348.367	342.868	351.631	368.386	377.851	380.622	395.564	AF.52	Investment fund shares
394.689	374.540	362.738	362.105	373.629	378.175	371.799	390.008	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
179.725	172.493	169.373	170.385	172.928	174.418	173.392	178.942	AF.63	Pension entitlements
136	246	137	139	151	148	168	152	AF.6P	Entitlements to non-pension benefits
194.714	212.898	235.946	212.613	210.030	217.505	219.176	203.933	AF.7/8	Other liabilities
117.463	133.797	158.648	136.904	133.356	138.018	140.616	125.859	AF.7	Financial derivatives
1.591	1.611	1.601	1.596	1.560	1.567	1.563	1.569	AF.81	Trade credits and advances
75.660	77.490	75.696	74.114	75.114	77.920	76.997	76.505	AF.89	Other accounts payable excluding trade credits
4.3	3.1	2.2	-4.6	-5.0	-6.1	-6.0	0.4		Memorandum item: Total liabilities (Annual percentage change) (a)

(a) Corresponds to "Total financial sector liabilities (non-consolidated)" core indicator of the Macroeconomic Imbalance Procedure.