

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

millones de euros

	Código	2013	2014	2015	2016	2017	2018	2019	2020
<b>RECURSOS</b>	<b>R</b>	...	...	...	...	...	...	...	...
Producción de bienes y servicios	P.1	...	...	...	...	...	...	...	...
Rentas de la propiedad	D.4	109.543	94.717	76.095	73.643	69.492	71.346	73.431	64.903
Intereses	D.41	86.023	71.516	52.766	48.036	42.601	40.227	41.278	36.883
Otras rentas de la propiedad distintas de intereses	D.42/45	23.520	23.201	23.329	25.607	26.891	31.119	32.153	28.020
Cotizaciones sociales	D.61	6.647	6.374	5.501	5.214	5.088	4.959	5.294	4.653
Otras transferencias corrientes	D.7	26.218	25.165	25.849	26.639	28.583	29.767	29.948	29.336
Transferencias de capital a cobrar	D.9	6.269	2.791	2.097	4.099	3.068	3.868	2.125	12.174
Otras transferencias de capital	D.92/99	6.269	2.791	2.097	4.099	3.068	3.868	2.125	12.174
Transferencias de capital a pagar (-)	D.9	-1.367	-2.693	-2.373	-3.413	-1.908	-833	-1.146	-1.406
Otras transferencias de capital (-)	D.92/99	-1.132	-1.992	-1.440	-2.480	-1.674	-599	-912	-1.172
<b>EMPLEOS</b>	<b>E</b>	...	...	...	...	...	...	...	...
Consumos intermedios	P.2	...	...	...	...	...	...	...	...
Remuneración de los asalariados	D.1	21.010	20.498	20.316	20.122	19.447	19.777	20.248	19.812
Impuestos netos sobre producción e importaciones	D.2-D.3	2.509	2.797	3.758	3.090	2.575	2.818	2.778	2.853
Impuestos s/ producción e importaciones	D.2	2.601	2.890	3.833	3.182	2.684	2.937	2.901	3.078
Subvenciones (-)	D.3	-92	-93	-75	-92	-109	-119	-123	-225
Rentas de la propiedad	D.4	90.838	77.985	62.201	60.042	55.679	55.890	59.736	51.039
Intereses	D.41	60.223	48.717	34.169	28.763	25.149	23.240	26.141	23.257
Otras rentas de la propiedad distintas de intereses	D.42/45	30.615	29.268	28.032	31.279	30.530	32.650	33.595	27.782
Impuestos variación part. neta Hog. en reservas FFPP	D.5	3.622	3.427	3.298	3.730	3.723	4.820	3.968	2.791
Prestac. Soc. distintas de transf. soc. en especie	D.62	9.661	8.007	8.490	8.310	8.157	7.298	8.559	8.286
Otras transferencias corrientes	D.7	26.871	24.543	25.073	26.194	27.831	29.172	29.761	31.978
Ajuste variación part. neta Hog. en reservas FFPP	D.8	-2.448	-1.981	-2.967	-3.077	-3.066	-2.831	-2.753	-3.827
Formación bruta de capital fijo	P.51g	4.444	3.374	5.564	5.030	3.784	1.294	1.206	5.223
De ella: Consumo de capital fijo	P.51c	4.915	4.519	4.334	4.250	4.459	4.478	4.532	4.507
Var. existencias y adquisiciones - cesiones de objetos valiosos	P.52/53	70	12	-122	25	-259	4	-1	-65

**SALDOS CONTABLES (R-E)**

**I y II Cuentas corrientes**

**I. Cuenta de producción**

Valor añadido bruto [=P1-P2] B.1g 33.834 37.096 37.167 38.218 39.668 43.635 42.855 45.463

**II. Cuentas de distribución y utilización de la renta**

II.1. Distribución primaria de la renta

Cuenta de explotación

Excedente bruto de explotación [=B1g-D1(E)-(D2-D3)(E)] B.2g 10.315 13.801 13.093 15.006 17.646 21.040 19.829 22.798

Cuenta de asignación de la renta primaria

Saldo de rentas primarias bruto [=B2g+D1(R)+D4(R-E)] B.5g 29.020 30.533 26.987 28.607 31.459 36.496 33.524 36.662

Cuenta de distribución secundaria de la renta

Renta disponible bruta [=B5g+D5/D7(R-E)] B.6g 21.731 26.095 21.476 22.226 25.419 29.932 26.478 27.596

Cuenta de redistribución de la renta en especie

Renta disponible ajustada bruta [=B6g+D63(R-E)] B.7g 21.731 26.095 21.476 22.226 25.419 29.932 26.478 27.596

II.2. Cuenta de utilización de la renta disponible

Ahorro bruto [=B7g+D8(R-E)-P4] B.8g 24.179 28.076 24.443 25.303 28.485 32.763 29.231 31.423

**III. Cuentas de acumulación**

**III.1. Cuenta de capital**

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 24.166 23.655 19.833 21.739 25.186 31.320 25.678 37.684

III.1.2. Cuenta de adquisición de activos no financieros

Capacidad(+)/Necesidad(-) de financ. [=B8g+D9-P51-P52/53-NP] B.9 24.564 24.788 18.717 21.085 25.976 34.439 28.859 36.916

**III.2 Cuenta financiera (véase cuadro 2.7.b)**

Operaciones financieras netas (OFN)

Ajuste: C(+)/N(-) de financiación menos OFN B.9 24.564 24.788 18.717 21.085 25.976 34.439 28.859 36.916

Ajuste: C(+)/N(-) de financiación menos OFN -0 0 -0 0 0 -0 0 -0

Fuente: INE.

Última información disponible publicada por el INE 30/09/2021

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

EUR millions

2019-III	2019-IV	2020-I	2020-II	2020-III	2020-IV	2021-I	2021-II	Code
...	...	...	...	...	...	...	...	<b>R RESOURCES</b>
...	...	...	...	...	...	...	...	P.1 Production of goods and services
14.792	23.564	14.594	14.166	13.253	22.890	12.572	14.053	D.4 Property income
9.854	10.869	9.590	8.954	7.700	10.639	6.978	7.723	D.41 Interest
4.938	12.695	5.004	5.212	5.553	12.251	5.594	6.330	D.42/45 Other property income excluding interest
1.208	1.384	1.201	1.163	1.105	1.184	1.035	945	D.61 Social contributions
7.438	7.895	7.676	6.335	7.860	7.465	7.217	6.807	D.7 Other current transfers
27	245	1.452	616	152	9.954	1.531	90	D.9 Capital transfers receivable
27	245	1.452	616	152	9.954	1.531	90	D.92/99 Other capital transfers
-65	-56	-476	-40	-38	-852	-376	23	D.9 Capital transfers payable (-)
-65	-56	-242	-40	-38	-852	-142	23	D.92/99 Other capital transfers (-)
...	...	...	...	...	...	...	...	<b>U USES</b>
...	...	...	...	...	...	...	...	P.2 Intermediate consumption
5.018	5.112	4.944	4.872	4.832	5.164	4.931	4.514	D.1 Compensation of employees
223	311	1.347	1.047	210	249	1.461	1.190	D.2-D.3 Net taxes on production and imports
254	339	1.403	1.103	266	306	1.517	1.246	D.2 Taxes on production and imports
-31	-28	-56	-56	-56	-57	-56	-56	D.3 Subsidies (-)
12.191	16.977	12.749	14.083	10.515	13.692	10.319	10.298	D.4 Property income
6.304	6.478	6.653	5.509	5.429	5.666	4.577	4.269	D.41 Interest
5.887	10.499	6.096	8.574	5.086	8.026	5.742	6.029	D.42/45 Other property income excluding interest
1.206	1.045	521	816	716	738	588	600	D.5 Current taxes on income, wealth, etc.
2.329	1.960	1.841	1.179	2.782	2.484	1.637	3.698	D.62 Social benefits other than social transfers in kind
7.410	7.797	7.694	6.285	8.950	9.049	7.048	6.766	D.7 Other current transfers
-1.249	-639	-783	-199	-1.825	-1.020	-721	-595	D.8 Adjustment for change in net equity of hous. in PF reserves
292	76	1.737	1.380	863	1.243	76	1.301	P.51g Gross fixed capital formation
1.145	1.125	1.131	1.120	1.136	1.120	1.124	1.117	P.51c Of which: consumption of fixed capital
-5	3	-10	-15	-17	-23	-1	0	P.52/53 Changes in inventories and net acq. of valuables
								<b>BALANCING ITEMS (R-U)</b>
								<b>I and II Current accounts</b>
								<b>I. Production account</b>
10.690	9.835	12.994	10.821	11.268	10.380	11.390	11.308	B.1g Gross value added [=P1-P2]
								<b>II. Distribution and use of income accounts</b>
								II.1. Primary distribution of income accounts
								Generation of income account
5.449	4.412	6.703	4.902	6.226	4.967	4.998	5.604	B.2g Gross operating surplus [=B1g-D1(U)-(D2-D3)(U)]
								Allocation of primary income account
8.050	10.999	8.548	4.985	8.964	14.165	7.251	9.359	B.5g Gross balance of primary income [=B2g+D4(R-U)]
								Secondary distribution of income account
5.751	9.476	7.369	4.203	5.481	10.543	6.230	6.047	B.6g Gross disposable income [=B5g+D5/D7(R-U)]
								Redistribution of income in kind account
5.751	9.476	7.369	4.203	5.481	10.543	6.230	6.047	B.7g Gross adjusted disposable income [=B6g+D63(R-U)]
								II.2. Use of disposable income account
7.000	10.115	8.152	4.402	7.306	11.563	6.951	6.642	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
								Changes in net worth due to
5.817	9.179	7.997	3.858	6.284	19.545	6.982	5.638	B10.1 saving and capital transfers [=B8g+D9-P51c]
								III.1.2. Acquisitions of non-financial assets account
6.638	10.187	7.372	3.583	6.545	19.416	8.031	5.454	B.9 Net lending(+) or net borrowing(-) [=B8g+D9-P51-P52/53-NP]
								<b>III.2. Financial account (see Table 2.7.b)</b>
6.638	10.187	7.372	3.583	6.545	19.416	8.031	5.454	B.9 Net financial transactions (NFT)
0	0	-0	-0	-0	0	-0	0	Adjustment: NL(+)/NB(-) less NFT

Source: INE.

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