

CUENTAS FINANCIERAS - SEC 2010
Enlace entre el balance financiero al principio y al final del período
2.43 Instituciones financieras

millones de euros

	Código	2014	2015	2016	2017	2018	2019	2020	2021
I. ACTIVOS FINANCIEROS									
<i>Balance financiero, al inicio del periodo</i>	AF	4.538.473	4.499.644	4.394.932	4.516.146	4.670.959	4.589.410	4.689.870	5.176.097
<i>Operaciones financieras</i>	F	-101.097	-12.319	81.415	200.250	75.667	-8.299	558.997	331.287
<i>Revalorizaciones</i>	K.7	77.662	-61.085	65.518	-14.047	-93.405	127.258	-41.089	13.085
<i>Otras variaciones en el volumen</i>	K.5/6	-15.394	-31.308	-25.718	-31.389	-63.810	-18.499	-31.681	-9.148
<i>Balance financiero, al final del periodo</i>	AF	4.499.644	4.394.932	4.516.146	4.670.959	4.589.410	4.689.870	5.176.097	5.511.321
Oro monetario y DEG									
<i>Balance financiero, al inicio del periodo</i>	AF	11.009	12.175	12.318	13.492	13.193	13.499	15.640	16.959
<i>Operaciones financieras</i>	F	-91	56	40	92	-125	-22	-275	11.295
<i>Revalorizaciones</i>	K.7	1.257	87	1.134	-391	431	2.163	1.593	978
<i>Otras variaciones en el volumen</i>	K.5/6	-	-	-	-	-	-	-	-
<i>Balance financiero, al final del periodo</i>	AF	12.175	12.318	13.492	13.193	13.499	15.640	16.959	29.231
Efectivo y depósitos									
<i>Balance financiero, al inicio del periodo</i>	AF	1.071.322	986.901	976.864	963.864	1.016.754	1.003.293	986.107	1.281.182
<i>Operaciones financieras</i>	F	-88.274	-13.569	-13.902	82.174	-323	-18.780	304.109	163.916
<i>Revalorizaciones</i>	K.7	3.853	3.533	5.841	-5.122	1.862	1.544	-5.348	7.212
<i>Otras variaciones en el volumen</i>	K.5/6	-	-	-4.940	-24.162	-15.000	50	-3.686	4.793
<i>Balance financiero, al final del periodo</i>	AF	986.901	976.864	963.864	1.016.754	1.003.293	986.107	1.281.182	1.457.103
Valores representativos de deuda									
<i>Balance financiero, al inicio del periodo</i>	AF	1.013.863	1.119.008	1.113.472	1.200.692	1.245.260	1.257.326	1.295.388	1.482.078
<i>Operaciones financieras</i>	F	37.169	14.616	85.137	42.581	28.330	-15.913	172.983	78.565
<i>Revalorizaciones</i>	K.7	67.975	-20.151	-71	799	-16.177	64.456	13.577	-28.865
<i>Otras variaciones en el volumen</i>	K.5/6	-	-	2.154	1.188	-86	-10.480	130	676
<i>Balance financiero, al final del periodo</i>	AF	1.119.008	1.113.472	1.200.692	1.245.260	1.257.326	1.295.388	1.482.078	1.532.454
Préstamos									
<i>Balance financiero, al inicio del periodo</i>	AF	1.692.646	1.581.789	1.510.367	1.461.636	1.432.391	1.396.175	1.396.223	1.430.817
<i>Operaciones financieras</i>	F	-86.613	-44.770	-27.316	-25.891	-16.843	9.150	53.805	29.746
<i>Revalorizaciones</i>	K.7	2.729	3.355	2.924	-4.198	2.077	848	-3.033	3.961
<i>Otras variaciones en el volumen</i>	K.5/6	-26.972	-30.008	-24.339	845	-21.450	-9.951	-16.177	-12.916
<i>Balance financiero, al final del periodo</i>	AF	1.581.789	1.510.367	1.461.636	1.432.391	1.396.175	1.396.223	1.430.817	1.451.608
Participaciones en el capital y fondos de inversión									
<i>Balance financiero, al inicio del periodo</i>	AF	543.375	575.369	576.900	662.570	759.581	713.899	772.463	732.404
<i>Operaciones financieras</i>	F	40.998	38.809	18.786	89.729	57.325	12.605	18.608	33.886
<i>Revalorizaciones</i>	K.7	-18.050	-35.978	66.883	16.782	-75.733	46.989	-57.154	45.888
<i>Otras variaciones en el volumen</i>	K.5/6	9.045	-1.300	-	-9.500	-27.274	-1.030	-1.513	-494
<i>Balance financiero, al final del periodo</i>	AF	575.369	576.900	662.570	759.581	713.899	772.463	732.404	811.684
Seguros, pensiones y garantías estandarizadas									
<i>Balance financiero, al inicio del periodo</i>	AF	16.414	16.548	14.966	14.116	18.645	19.467	22.549	25.887
<i>Operaciones financieras</i>	F	133	-1.582	475	4.502	879	1.760	3.419	2.952
<i>Revalorizaciones</i>	K.7	-	-	-	28	-57	216	-81	950
<i>Otras variaciones en el volumen</i>	K.5/6	-	-	-1.325	-	-	1.106	-	200
<i>Balance financiero, al final del periodo</i>	AF	16.548	14.966	14.116	18.645	19.467	22.549	25.887	29.989
Otros activos									
<i>Balance financiero, al inicio del periodo</i>	AF	189.844	207.855	190.044	199.778	185.136	185.751	201.499	206.770
<i>Operaciones financieras</i>	F	-4.420	-5.880	18.195	7.063	6.423	2.900	6.348	10.927
<i>Revalorizaciones</i>	K.7	19.897	-11.931	-11.193	-21.945	-5.809	11.042	9.358	-17.038
<i>Otras variaciones en el volumen</i>	K.5/6	2.534	-	2.732	240	-	1.806	-10.435	-1.407
<i>Balance financiero, al final del periodo</i>	AF	207.855	190.044	199.778	185.136	185.751	201.499	206.770	199.252

FINANCIAL ACCOUNTS - ESA 2010
Link between the financial balance sheet at the beginning and the end of period
2.43 Financial institutions

EUR millions

2020-I	2020-II	2020-III	2020-IV	2021-I	2021-II	2021-III	2021-IV	Code	
I. FINANCIAL ASSETS									
4.689.870	4.752.761	5.091.007	5.104.880	5.176.097	5.286.030	5.392.355	5.432.865	AF	<i>Financial balance sheet at the beginning of period</i>
124.266	319.890	34.367	80.473	120.652	104.012	34.075	72.549	F	<i>Financial transactions</i>
-60.093	19.716	-18.701	17.988	-9.234	4.693	9.248	8.379	K.7	<i>Revaluations</i>
-1.282	-1.361	-1.793	-27.246	-1.484	-2.379	-2.813	-2.472	K.5/6	<i>Other changes in volume</i>
4.752.761	5.091.007	5.104.880	5.176.097	5.286.030	5.392.355	5.432.865	5.511.321	AF	<i>Financial balance sheet at the end of period</i>
Monetary gold and SDRs									
15.640	16.708	17.393	17.606	16.959	16.064	16.481	27.926	AF	<i>Financial balance sheet at the beginning of period</i>
5	-288	4	5	1	33	11.257	5	F	<i>Financial transactions</i>
1.063	973	209	-652	-895	384	188	1.300	K.7	<i>Revaluations</i>
-	-	-	-	-	-	-	-	K.5/6	<i>Other changes in volume</i>
16.708	17.393	17.606	16.959	16.064	16.481	27.926	29.231	AF	<i>Financial balance sheet at the end of period</i>
Currency and deposits									
986.107	1.084.225	1.260.182	1.265.801	1.281.182	1.346.741	1.392.536	1.422.272	AF	<i>Financial balance sheet at the beginning of period</i>
96.087	177.729	8.619	21.673	62.159	47.106	22.959	31.693	F	<i>Financial transactions</i>
2.030	-1.772	-3.000	-2.606	3.401	-1.312	1.984	3.138	K.7	<i>Revaluations</i>
-	-	-	-3.686	-	-	4.793	-	K.5/6	<i>Other changes in volume</i>
1.084.225	1.260.182	1.265.801	1.281.182	1.346.741	1.392.536	1.422.272	1.457.103	AF	<i>Financial balance sheet at the end of period</i>
Debt securities									
1.295.388	1.282.864	1.398.624	1.443.838	1.482.078	1.499.593	1.515.935	1.519.628	AF	<i>Financial balance sheet at the beginning of period</i>
11.728	91.868	38.606	30.781	34.960	22.112	-1.129	22.623	F	<i>Financial transactions</i>
-24.233	23.904	6.715	7.190	-17.449	-5.762	4.161	-9.815	K.7	<i>Revaluations</i>
-20	-12	-107	269	4	-7	662	18	K.5/6	<i>Other changes in volume</i>
1.282.864	1.398.624	1.443.838	1.482.078	1.499.593	1.515.935	1.519.628	1.532.454	AF	<i>Financial balance sheet at the end of period</i>
Loans									
1.396.223	1.411.719	1.453.002	1.434.546	1.430.817	1.430.642	1.449.807	1.433.157	AF	<i>Financial balance sheet at the beginning of period</i>
15.565	43.645	-14.801	9.396	-1.173	22.192	-11.306	20.032	F	<i>Financial transactions</i>
1.058	-1.014	-1.970	-1.108	2.460	-455	1.269	686	K.7	<i>Revaluations</i>
-1.126	-1.348	-1.686	-12.017	-1.463	-2.572	-6.613	-2.267	K.5/6	<i>Other changes in volume</i>
1.411.719	1.453.002	1.434.546	1.430.817	1.430.642	1.449.807	1.433.157	1.451.608	AF	<i>Financial balance sheet at the end of period</i>
Equity and investment fund shares									
772.463	682.561	700.969	699.788	732.404	763.790	791.008	799.601	AF	<i>Financial balance sheet at the beginning of period</i>
-3.851	9.374	8.116	4.969	12.688	9.542	9.649	2.007	F	<i>Financial transactions</i>
-85.915	9.034	-9.297	29.024	18.724	17.676	-809	10.298	K.7	<i>Revaluations</i>
-136	-	-	-1.377	-25	-	-247	-222	K.5/6	<i>Other changes in volume</i>
682.561	700.969	699.788	732.404	763.790	791.008	799.601	811.684	AF	<i>Financial balance sheet at the end of period</i>
Insurance, pensions and standardised guarantees									
22.549	21.809	22.946	24.053	25.887	29.320	29.144	29.253	AF	<i>Financial balance sheet at the beginning of period</i>
480	498	1.046	1.395	3.100	-614	92	375	F	<i>Financial transactions</i>
-1.220	639	61	440	333	238	18	361	K.7	<i>Revaluations</i>
-	-	-	-	-	200	-	-	K.5/6	<i>Other changes in volume</i>
21.809	22.946	24.053	25.887	29.320	29.144	29.253	29.989	AF	<i>Financial balance sheet at the end of period</i>
Other assets									
201.499	252.875	237.891	219.249	206.770	199.880	197.444	201.027	AF	<i>Financial balance sheet at the beginning of period</i>
4.251	-2.935	-7.222	12.254	8.918	3.641	2.554	-4.185	F	<i>Financial transactions</i>
47.125	-12.049	-11.420	-14.299	-15.808	-6.076	2.436	2.410	K.7	<i>Revaluations</i>
-	-	-	-10.435	-	-	-1.407	-	K.5/6	<i>Other changes in volume</i>
252.875	237.891	219.249	206.770	199.880	197.444	201.027	199.252	AF	<i>Financial balance sheet at the end of period</i>

CUENTAS FINANCIERAS - SEC 2010
Enlace entre el balance financiero al principio y al final del período
2.43 Instituciones financieras

millones de euros

	Código	2014	2015	2016	2017	2018	2019	2020	2021
II. ACTIVOS FINANCIEROS NETOS (=I-III)									
<i>Balance financiero, al inicio del periodo</i>	<i>BF.90</i>	27.861	-26.409	-48.002	-7.914	-49.394	-47.050	20.504	63.980
<i>Operaciones financieras</i>	<i>B.9</i>	24.788	18.717	21.085	25.976	34.439	28.859	36.916	40.120
<i>Revalorizaciones</i>	<i>K.7</i>	-52.261	-7.370	45.231	-31.279	-4.886	54.226	4.542	-43.311
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-26.797	-32.939	-26.229	-36.176	-27.209	-15.532	2.018	-8.820
<i>Balance financiero, al final del periodo</i>	<i>BF.90</i>	-26.409	-48.002	-7.914	-49.394	-47.050	20.504	63.980	51.968
III. PASIVOS									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	4.510.612	4.526.054	4.442.934	4.524.061	4.720.353	4.636.460	4.669.366	5.112.117
<i>Operaciones financieras</i>	<i>F</i>	-125.885	-31.036	60.330	174.274	41.228	-37.158	522.081	291.167
<i>Revalorizaciones</i>	<i>K.7</i>	129.923	-53.715	20.287	17.232	-88.520	73.032	-45.631	56.396
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	11.404	1.631	510	4.787	-36.601	-2.967	-33.699	-328
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	4.526.054	4.442.934	4.524.061	4.720.353	4.636.460	4.669.366	5.112.117	5.459.353
Oro monetario y DEG									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	3.162	3.372	3.599	3.604	3.358	3.437	3.489	3.333
<i>Operaciones financieras</i>	<i>F</i>	-	-	1	3	2	-2	-4	11.061
<i>Revalorizaciones</i>	<i>K.7</i>	210	227	4	-249	77	54	-152	396
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-	-	-	-	-	-	-	-
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	3.372	3.599	3.604	3.358	3.437	3.489	3.333	14.790
Efectivo y depósitos									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	2.534.880	2.440.893	2.463.007	2.541.866	2.658.830	2.671.248	2.644.546	3.139.969
<i>Operaciones financieras</i>	<i>F</i>	-103.215	13.018	77.810	154.226	24.433	-28.556	503.050	260.003
<i>Revalorizaciones</i>	<i>K.7</i>	9.228	9.096	1.049	-9.878	2.984	1.855	-7.627	6.824
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-	-	-	-27.384	-15.000	-	-	4.872
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	2.440.893	2.463.007	2.541.866	2.658.830	2.671.248	2.644.546	3.139.969	3.411.668
Valores representativos de deuda									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	683.200	651.396	568.023	527.047	503.602	461.890	475.877	452.758
<i>Operaciones financieras</i>	<i>F</i>	-68.218	-61.655	-34.721	-33.031	-20.501	6.876	11.386	1.086
<i>Revalorizaciones</i>	<i>K.7</i>	38.200	-21.717	-8.802	6.800	-20.051	6.703	3.556	-1.418
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-1.787	-	2.547	2.786	-1.161	408	-38.060	465
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	651.396	568.023	527.047	503.602	461.890	475.877	452.758	452.892
Préstamos									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	130.906	127.722	109.645	94.208	96.980	100.732	83.918	96.425
<i>Operaciones financieras</i>	<i>F</i>	-3.058	-15.869	-18.278	-4.382	6.295	-16.225	10.017	-9.840
<i>Revalorizaciones</i>	<i>K.7</i>	-126	406	2.841	7.154	-2.543	-590	-883	-69
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-	-2.614	-	-	-	-	3.373	-5.004
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	127.722	109.645	94.208	96.980	100.732	83.918	96.425	81.512
Participaciones en el capital y fondos de inversión									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	664.624	766.357	774.041	818.755	910.625	854.713	884.655	832.020
<i>Operaciones financieras</i>	<i>F</i>	37.670	35.007	20.556	50.755	32.179	3.640	-5.702	28.481
<i>Revalorizaciones</i>	<i>K.7</i>	46.182	-28.676	22.320	27.506	-68.028	37.166	-46.705	59.405
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	17.881	1.354	1.839	13.609	-20.063	-10.865	-228	1.715
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	766.357	774.041	818.755	910.625	854.713	884.655	832.020	921.620
Seguros, pensiones y garantías estandarizadas									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	334.644	362.341	365.037	368.167	381.371	379.779	406.709	412.625
<i>Operaciones financieras</i>	<i>F</i>	12.317	3.753	6.960	11.097	-2.981	9.731	-1.468	-3.717
<i>Revalorizaciones</i>	<i>K.7</i>	15.381	-1.058	5.060	2.107	1.389	23.829	7.384	3.770
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-	-	-8.890	-	-	-6.631	-	-
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	362.341	365.037	368.167	381.371	379.779	406.709	412.625	412.678
Otros pasivos									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	159.196	173.973	159.582	170.413	165.586	164.663	170.173	174.988
<i>Operaciones financieras</i>	<i>F</i>	-1.380	-5.289	8.002	-4.394	1.801	-12.623	4.802	4.093
<i>Revalorizaciones y otras variaciones</i>	<i>K.5/6/7</i>	16.157	-9.102	2.830	-433	-2.725	18.134	12	-14.888
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	173.973	159.582	170.413	165.586	164.663	170.173	174.988	164.193

FINANCIAL ACCOUNTS - ESA 2010
Link between the financial balance sheet at the beginning and the end of period
2.43 Financial institutions

EUR millions

2020-I	2020-II	2020-III	2020-IV	2021-I	2021-II	2021-III	2021-IV	Code	
II. NET FINANCIAL ASSETS (=I-III)									
20.504	71.092	62.189	80.332	63.980	54.329	46.553	49.740	BF.90	Financial balance sheet at the beginning of period
7.372	3.583	6.545	19.416	12.018	5.536	6.765	15.801	B.9	Financial transactions
39.089	-8.995	8.851	-34.402	-32.789	-8.608	-7.051	5.137	K.7	Revaluations
4.127	-3.491	2.747	-1.366	11.120	-4.704	3.473	-18.710	K.5/6	Other changes in volume
71.092	62.189	80.332	63.980	54.329	46.553	49.740	51.968	BF.90	Financial balance sheet at the end of period
III. LIABILITIES									
4.669.366	4.681.669	5.028.818	5.024.549	5.112.117	5.231.702	5.345.803	5.383.125	AF	Financial balance sheet at the beginning of period
116.894	316.307	27.822	61.057	108.634	98.476	27.310	56.748	F	Financial transactions
-99.183	28.712	-27.551	52.390	23.555	13.300	16.298	3.242	K.7	Revaluations
-5.408	2.130	-4.541	-25.880	-12.605	2.325	-6.286	16.238	K.5/6	Other changes in volume
4.681.669	5.028.818	5.024.549	5.112.117	5.231.702	5.345.803	5.383.125	5.459.353	AF	Financial balance sheet at the end of period
Monetary gold and SDRs									
3.489	3.523	3.473	3.399	3.333	3.416	3.393	14.566	AF	Financial balance sheet at the beginning of period
-2	-2	-	-	-	-	11.061	-	F	Financial transactions
36	-49	-73	-67	84	-23	112	223	K.7	Revaluations
-	-	-	-	-	-	-	-	K.5/6	Other changes in volume
3.523	3.473	3.399	3.333	3.416	3.393	14.566	14.790	AF	Financial balance sheet at the end of period
Currency and deposits									
2.644.546	2.767.755	3.068.158	3.085.722	3.139.969	3.233.331	3.314.869	3.342.031	AF	Financial balance sheet at the beginning of period
121.554	302.787	21.350	57.359	89.504	82.585	20.309	67.605	F	Financial transactions
1.656	-2.385	-3.785	-3.112	3.858	-1.047	1.980	2.033	K.7	Revaluations
-	-	-	-	-	-	4.872	-	K.5/6	Other changes in volume
2.767.755	3.068.158	3.085.722	3.139.969	3.233.331	3.314.869	3.342.031	3.411.668	AF	Financial balance sheet at the end of period
Debt securities									
475.877	462.718	479.070	480.345	452.758	451.422	452.065	452.519	AF	Financial balance sheet at the beginning of period
1.371	5.566	-3.072	7.520	-1.404	1.157	-233	1.565	F	Financial transactions
-14.530	10.785	4.347	2.953	-358	-514	647	-1.193	K.7	Revaluations
-	-	-	-38.060	425	-	40	-	K.5/6	Other changes in volume
462.718	479.070	480.345	452.758	451.422	452.065	452.519	452.892	AF	Financial balance sheet at the end of period
Loans									
83.918	83.764	88.226	90.468	96.425	92.804	96.375	84.017	AF	Financial balance sheet at the beginning of period
-156	4.403	2.207	3.563	-4.010	3.344	-7.377	-1.797	F	Financial transactions
2	60	34	-979	389	227	24	-709	K.7	Revaluations
-	-	-	3.373	-	-	-5.004	-	K.5/6	Other changes in volume
83.764	88.226	90.468	96.425	92.804	96.375	84.017	81.512	AF	Financial balance sheet at the end of period
Equity and investment fund shares									
884.655	769.745	791.066	777.156	832.020	873.711	904.969	919.287	AF	Financial balance sheet at the beginning of period
-6.429	2.671	1.866	-3.809	7.757	10.492	5.858	4.374	F	Financial transactions
-108.512	18.642	-15.867	59.031	32.721	20.700	8.003	-2.018	K.7	Revaluations
31	8	90	-358	1.214	66	457	-22	K.5/6	Other changes in volume
769.745	791.066	777.156	832.020	873.711	904.969	919.287	921.620	AF	Financial balance sheet at the end of period
Insurance, pensions and standardised guarantees									
406.709	386.616	400.079	403.544	412.625	408.738	409.300	407.853	AF	Financial balance sheet at the beginning of period
-6.469	1.810	274	2.917	-2.257	189	-3.416	1.767	F	Financial transactions
-13.625	11.654	3.191	6.164	-1.630	373	1.969	3.059	K.7	Revaluations
-	-	-	-	-	-	-	-	K.5/6	Other changes in volume
386.616	400.079	403.544	412.625	408.738	409.300	407.853	412.678	AF	Financial balance sheet at the end of period
Other liabilities									
170.173	207.548	198.747	183.916	174.988	168.279	164.832	162.852	AF	Financial balance sheet at the beginning of period
7.025	-927	5.198	-6.493	19.044	708	1.107	-16.766	F	Financial transactions
30.350	-7.874	-20.029	-2.435	-25.753	-4.155	-3.087	18.107	K.5/6/7	Revaluations and other changes
207.548	198.747	183.916	174.988	168.279	164.832	162.852	164.193	AF	Financial balance sheet at the end of period