

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

millones de euros

	Código	2014	2015	2016	2017	2018	2019	2020	2021
I. ACTIVOS FINANCIEROS									
<i>Balance financiero, al inicio del periodo</i>	AF	3.333.873	3.221.289	3.142.474	3.195.652	3.353.120	3.305.234	3.357.048	3.847.206
<i>Operaciones financieras</i>	F	-136.979	15.645	82.531	192.223	47.264	4.812	531.345	326.526
<i>Revalorizaciones</i>	K.7	65.999	-64.452	-7.752	-27.535	-53.206	58.714	-34.865	-17.226
<i>Otras variaciones en el volumen</i>	K.5/6	-41.603	-30.008	-21.601	-7.219	-41.944	-11.711	-6.321	-5.988
<i>Balance financiero, al final del periodo</i>	AF	3.221.289	3.142.474	3.195.652	3.353.120	3.305.234	3.357.048	3.847.206	4.150.517
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	579.397	521.180	557.266	579.554	696.444	719.846	709.872	990.900
<i>Operaciones financieras</i>	F	-62.070	32.553	21.388	122.011	36.474	-10.588	285.773	184.483
<i>Revalorizaciones</i>	K.7	3.853	3.533	901	-5.122	1.928	1.557	-4.744	7.526
<i>Otras variaciones en el volumen</i>	K.5/6	-	-	-	-	-15.000	-942	-	6.927
<i>Balance financiero, al final del periodo</i>	AF	521.180	557.266	579.554	696.444	719.846	709.872	990.900	1.189.837
Valores representativos de deuda									
<i>Balance financiero, al inicio del periodo</i>	AF	699.375	740.841	726.673	791.022	837.135	843.079	865.994	1.057.539
<i>Operaciones financieras</i>	F	-2.619	19.522	74.132	43.179	18.982	-17.180	182.292	78.733
<i>Revalorizaciones</i>	K.7	44.085	-33.689	-10.820	1.737	-13.428	40.817	9.252	-17.567
<i>Otras variaciones en el volumen</i>	K.5/6	-	-	1.038	1.196	390	-722	-	-
<i>Balance financiero, al final del periodo</i>	AF	740.841	726.673	791.022	837.135	843.079	865.994	1.057.539	1.118.705
Préstamos									
<i>Balance financiero, al inicio del periodo</i>	AF	1.626.148	1.521.868	1.451.492	1.407.139	1.383.824	1.348.142	1.350.364	1.394.365
<i>Operaciones financieras</i>	F	-80.186	-43.573	-22.757	-1.240	-15.990	11.261	54.612	32.667
<i>Revalorizaciones</i>	K.7	2.879	3.205	1.042	-4.419	1.758	956	-4.216	3.916
<i>Otras variaciones en el volumen</i>	K.5/6	-26.972	-30.008	-22.639	-17.655	-21.450	-9.995	-6.394	-12.916
<i>Balance financiero, al final del periodo</i>	AF	1.521.868	1.451.492	1.407.139	1.383.824	1.348.142	1.350.364	1.394.365	1.418.033
Participaciones en el capital y fondos de inversión									
<i>Balance financiero, al inicio del periodo</i>	AF	264.402	255.361	238.931	253.010	288.142	245.180	268.597	235.919
<i>Operaciones financieras</i>	F	11.395	9.617	3.663	22.160	4.570	19.215	12.715	6.478
<i>Revalorizaciones</i>	K.7	-4.138	-26.047	10.416	3.972	-41.648	4.203	-45.452	6.580
<i>Otras variaciones en el volumen</i>	K.5/6	-16.299	-	-	9.000	-5.884	-	58	-
<i>Balance financiero, al final del periodo</i>	AF	255.361	238.931	253.010	288.142	245.180	268.597	235.919	248.976
Seguros, pensiones y garantías estandarizadas									
<i>Balance financiero, al inicio del periodo</i>	AF	-	-	-	-	-	-	-	-
<i>Operaciones financieras</i>	F	-	-	-	-	-	-	-	4.347
<i>Balance financiero, al final del periodo</i>	AF	-	-	-	-	-	-	-	4.347
Otros activos									
<i>Balance financiero, al inicio del periodo</i>	AF	153.542	169.865	155.794	151.434	134.383	135.487	146.580	151.525
<i>Operaciones financieras</i>	F	-3.407	-2.529	6.066	6.020	3.353	2.127	-3.772	8.523
<i>Revalorizaciones</i>	K.7	18.062	-11.541	-10.426	-23.312	-2.248	9.018	8.703	-18.659
<i>Otras variaciones en el volumen</i>	K.5/6	1.668	-	-	240	-	-52	14	-
<i>Balance financiero, al final del periodo</i>	AF	169.865	155.794	151.434	134.383	135.487	146.580	151.525	141.388

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

EUR millions

2020-I	2020-II	2020-III	2020-IV	2021-I	2021-II	2021-III	2021-IV	Code	
I. FINANCIAL ASSETS									
3.357.048	3.495.993	3.801.137	3.800.584	3.847.206	3.945.451	4.026.281	4.076.668	AF	<i>Financial balance sheet at the beginning of period</i>
136.554	312.995	24.370	57.426	119.236	91.857	39.353	76.080	F	<i>Financial transactions</i>
3.517	-6.503	-23.232	-8.647	-19.528	-8.454	10.719	37	K.7	<i>Revaluations</i>
-1.126	-1.348	-1.690	-2.158	-1.463	-2.572	314	-2.267	K.5/6	<i>Other changes in volume</i>
3.495.993	3.801.137	3.800.584	3.847.206	3.945.451	4.026.281	4.076.668	4.150.517	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									
709.872	815.240	988.291	990.013	990.900	1.065.240	1.104.726	1.147.786	AF	<i>Financial balance sheet at the beginning of period</i>
103.165	174.748	4.537	3.324	71.007	40.715	34.209	38.553	F	<i>Financial transactions</i>
2.204	-1.697	-2.814	-2.437	3.333	-1.229	1.924	3.498	K.7	<i>Revaluations</i>
-	-	-	-	-	-	6.927	-	K.5/6	<i>Other changes in volume</i>
815.240	988.291	990.013	990.900	1.065.240	1.104.726	1.147.786	1.189.837	AF	<i>Financial balance sheet at the end of period</i>
Debt securities									
865.994	869.673	978.781	1.018.658	1.057.539	1.081.548	1.102.468	1.105.880	AF	<i>Financial balance sheet at the beginning of period</i>
15.821	93.320	37.398	35.753	33.967	26.763	-1.376	19.379	F	<i>Financial transactions</i>
-12.142	15.788	2.479	3.128	-9.958	-5.843	4.788	-6.554	K.7	<i>Revaluations</i>
-	-	-	-	-	-	-	-	K.5/6	<i>Other changes in volume</i>
869.673	978.781	1.018.658	1.057.539	1.081.548	1.102.468	1.105.880	1.118.705	AF	<i>Financial balance sheet at the end of period</i>
Loans									
1.350.364	1.367.409	1.409.221	1.388.728	1.394.365	1.396.489	1.415.563	1.398.992	AF	<i>Financial balance sheet at the beginning of period</i>
17.182	44.309	-16.772	9.893	1.448	22.302	-11.164	20.080	F	<i>Financial transactions</i>
988	-1.149	-2.031	-2.025	2.138	-656	1.206	1.228	K.7	<i>Revaluations</i>
-1.126	-1.348	-1.690	-2.230	-1.463	-2.572	-6.613	-2.267	K.5/6	<i>Other changes in volume</i>
1.367.409	1.409.221	1.388.728	1.394.365	1.396.489	1.415.563	1.398.992	1.418.033	AF	<i>Financial balance sheet at the end of period</i>
Equity and investment fund shares									
268.597	232.369	225.321	221.423	235.919	243.203	245.472	249.328	AF	<i>Financial balance sheet at the beginning of period</i>
1.148	1.326	4.195	6.046	3.722	-1.862	3.887	731	F	<i>Financial transactions</i>
-37.376	-8.374	-8.093	8.391	3.563	4.130	-31	-1.082	K.7	<i>Revaluations</i>
-	-	-	58	-	-	-	-	K.5/6	<i>Other changes in volume</i>
232.369	225.321	221.423	235.919	243.203	245.472	249.328	248.976	AF	<i>Financial balance sheet at the end of period</i>
Insurance, pensions and standardised guarantees									
-	-	-	-	-	3.989	4.184	4.276	AF	<i>Financial balance sheet at the beginning of period</i>
-	-	-	-	3.989	195	92	71	F	<i>Financial transactions</i>
-	-	-	-	3.989	4.184	4.276	4.347	AF	<i>Financial balance sheet at the end of period</i>
Other assets									
146.580	194.594	182.129	164.157	151.525	138.918	137.387	142.480	AF	<i>Financial balance sheet at the beginning of period</i>
-766	-420	-4.991	2.405	5.102	3.710	2.449	-2.739	F	<i>Financial transactions</i>
48.780	-12.044	-12.982	-15.051	-17.709	-5.241	2.644	1.647	K.7	<i>Revaluations</i>
-	-	-	14	-	-	-	-	K.5/6	<i>Other changes in volume</i>
194.594	182.129	164.157	151.525	138.918	137.387	142.480	141.388	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
2.44 Instituciones financieras monetarias

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>	37.169	3.759	-10.331	9.501	941	22.167	78.368	106.972
<i>Operaciones financieras</i>	<i>B.9</i>	17.061	16.224	15.794	19.932	25.895	25.697	24.718	32.577
<i>Revalorizaciones</i>	<i>K.7</i>	-10.318	-460	8.662	-21.364	24.783	50.723	15.477	-41.598
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-40.153	-29.853	-4.625	-7.127	-29.452	-20.219	-11.592	-11.226
<i>Balance financiero, al final del periodo</i>	<i>BF.90</i>	3.759	-10.331	9.501	941	22.167	78.368	106.972	86.724
III. PASIVOS									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	3.296.704	3.217.530	3.152.805	3.186.151	3.352.179	3.283.066	3.278.680	3.740.234
<i>Operaciones financieras</i>	<i>F</i>	-154.040	-579	66.737	172.291	21.369	-20.885	506.627	293.949
<i>Revalorizaciones</i>	<i>K.7</i>	76.316	-63.992	-16.414	-6.171	-77.989	7.991	-50.343	24.372
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-1.450	-154	-16.976	-92	-12.493	8.508	5.270	5.238
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	3.217.530	3.152.805	3.186.151	3.352.179	3.283.066	3.278.680	3.740.234	4.063.793
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>	335.865	303.851	268.477	235.112	259.558	242.025	260.266	266.256
<i>Operaciones financieras</i>	<i>F</i>	-42.410	-24.437	-24.248	-4.348	3.876	15.236	2.879	19.465
<i>Revalorizaciones</i>	<i>K.7</i>	17.722	-10.938	-9.117	3.355	-21.408	2.597	3.111	-1.659
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-7.325	-	-	25.439	-	408	-	40
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	303.851	268.477	235.112	259.558	242.025	260.266	266.256	284.102
Préstamos									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	248	840	892	699	505	352	264	164
<i>Operaciones financieras</i>	<i>F</i>	592	52	-193	-194	-153	-88	-100	31
<i>Revalorizaciones</i>	<i>K.7</i>	-	-	-	-	-	-	-	-
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-	-	-	-	-	-	-	-
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	840	892	699	505	352	264	164	195
Participaciones en el capital y fondos de inversión									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	271.963	306.914	268.311	273.119	303.237	241.458	241.026	198.326
<i>Operaciones financieras</i>	<i>F</i>	6.854	11.897	4.587	13.047	752	964	1.008	63
<i>Revalorizaciones</i>	<i>K.7</i>	29.652	-50.499	221	17.552	-56.647	309	-43.674	33.630
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-1.555	-	-	-481	-5.884	-1.705	-34	718
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	306.914	268.311	273.119	303.237	241.458	241.026	198.326	232.738
Seguros, pensiones y garantías estandarizadas									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	9.912	9.971	9.420	8.892	8.442	7.049	7.952	5.834
<i>Operaciones financieras</i>	<i>F</i>	59	-551	-528	-450	-1.393	903	-2.118	290
<i>Revalorizaciones</i>	<i>K.7</i>	-	-	-	-	-	-	-	-
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-	-	-	-	-	-	-	-
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	9.971	9.420	8.892	8.442	7.049	7.952	5.834	6.124
Otros pasivos									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	140.674	151.689	139.099	122.859	118.248	117.498	121.137	126.353
<i>Operaciones financieras</i>	<i>F</i>	-15.919	-557	9.308	10.006	-6.147	-9.342	1.912	3.035
<i>Revalorizaciones y otras variaciones</i>	<i>K.5/6/7</i>	26.934	-12.032	-25.548	-14.617	5.397	12.981	3.304	-15.212
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	151.689	139.099	122.859	118.248	117.498	121.137	126.353	114.176

FINANCIAL ACCOUNTS - ESA 2010
Link between the financial balance sheet at the beginning and the end of period
2.44 Monetary 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)									
78.368	125.826	122.753	140.590	106.972	99.632	80.844	79.380	BF.90	Financial balance sheet at the beginning of period
4.605	4.505	7.047	8.561	10.669	4.672	6.183	11.053	B.9	Financial transactions
42.890	-6.058	9.387	-30.742	-31.091	-16.691	-1.750	7.933	K.7	Revaluations
-37	-1.520	1.403	-11.438	13.082	-6.769	-5.897	-11.643	K.5/6	Other changes in volume
125.826	122.753	140.590	106.972	99.632	80.844	79.380	86.724	BF.90	Financial balance sheet at the end of period
III. LIABILITIES									
3.278.680	3.370.166	3.678.383	3.659.994	3.740.234	3.845.819	3.945.437	3.997.288	AF	Financial balance sheet at the beginning of period
131.949	308.490	17.323	48.865	108.567	87.185	33.170	65.027	F	Financial transactions
-39.374	-445	-32.619	22.095	11.563	8.237	12.469	-7.896	K.7	Revaluations
-1.089	172	-3.093	9.280	-14.545	4.196	6.212	9.375	K.5/6	Other changes in volume
3.370.166	3.678.383	3.659.994	3.740.234	3.845.819	3.945.437	3.997.288	4.063.793	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									
260.266	257.314	269.873	268.356	266.256	267.845	272.094	278.333	AF	Financial balance sheet at the beginning of period
8.539	4.214	-6.034	-3.841	2.986	3.778	6.433	6.267	F	Financial transactions
-11.491	8.345	4.516	1.741	-1.398	471	-234	-498	K.7	Revaluations
-	-	-	-	-	-	40	-	K.5/6	Other changes in volume
257.314	269.873	268.356	266.256	267.845	272.094	278.333	284.102	AF	Financial balance sheet at the end of period
Loans									
264	216	234	222	164	135	127	130	AF	Financial balance sheet at the beginning of period
-49	18	-12	-58	-29	-8	3	65	F	Financial transactions
-	-	-	-	-	-	-	-	K.7	Revaluations
-	-	-	-	-	-	-	-	K.5/6	Other changes in volume
216	234	222	164	135	127	130	195	AF	Financial balance sheet at the end of period
Equity and investment fund shares									
241.026	176.532	179.808	162.762	198.326	220.747	234.139	242.897	AF	Financial balance sheet at the beginning of period
538	-484	575	379	471	-825	588	-170	F	Financial transactions
-65.032	3.760	-17.607	35.205	21.950	14.217	7.450	-9.987	K.7	Revaluations
-	-	-14	-20	-	-	720	-2	K.5/6	Other changes in volume
176.532	179.808	162.762	198.326	220.747	234.139	242.897	232.738	AF	Financial balance sheet at the end of period
Insurance, pensions and standardised guarantees									
7.952	7.501	7.046	5.329	5.834	5.522	7.118	6.719	AF	Financial balance sheet at the beginning of period
-451	-455	-1.717	505	-312	1.597	-399	-595	F	Financial transactions
-	-	-	-	-	-	-	-	K.7	Revaluations
-	-	-	-	-	-	-	-	K.5/6	Other changes in volume
7.501	7.046	5.329	5.834	5.522	7.118	6.719	6.124	AF	Financial balance sheet at the end of period
Other liabilities									
121.137	157.324	149.792	134.204	126.353	114.823	113.696	112.611	AF	Financial balance sheet at the beginning of period
1.819	2.411	3.161	-5.479	15.948	57	-4.824	-8.145	F	Financial transactions
34.368	-9.944	-18.749	-2.372	-27.477	-1.184	3.740	9.710	K.5/6/7	Revaluations and other changes
157.324	149.792	134.204	126.353	114.823	113.696	112.611	114.176	AF	Financial balance sheet at the end of period