

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

millones de euros

	Código	2014	2015	2016	2017	2018	2019	2020	2021
I. ACTIVOS FINANCIEROS	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 D.E.G.	AF.1	12.175	12.318	13.492	13.193	13.499	15.640	16.959	29.231
Efectivo y depósitos	AF.2	986.901	976.864	963.864	1.016.754	1.003.293	986.107	1.281.182	1.457.103
Efectivo	AF.21	7.615	7.968	7.470	8.072	8.656	9.317	8.593	8.133
Depósitos transferibles	AF.22	74.159	68.913	75.657	74.323	68.285	74.378	81.351	77.765
Otros depósitos	AF.29	905.127	899.983	880.737	934.359	926.353	902.413	1.191.237	1.371.204
Valores representativos de deuda	AF.3	1.119.008	1.113.472	1.200.692	1.245.260	1.257.326	1.295.388	1.482.078	1.532.454
Valores a corto plazo	AF.31	56.178	49.670	35.882	35.603	51.276	43.723	50.920	46.160
Valores a largo plazo	AF.32	1.062.829	1.063.802	1.164.810	1.209.657	1.206.050	1.251.665	1.431.158	1.486.294
Préstamos	AF.4	1.581.789	1.510.367	1.461.636	1.432.391	1.396.175	1.396.223	1.430.817	1.451.608
Préstamos a corto plazo	AF.41	208.041	205.179	179.995	185.984	187.172	189.900	168.563	175.752
Préstamos a largo plazo	AF.42	1.373.748	1.305.188	1.281.641	1.246.407	1.209.002	1.206.322	1.262.255	1.275.856
Participaciones en el capital y en fondos de inversión	AF.5	575.369	576.900	662.570	759.581	713.899	772.463	732.404	811.684
Acciones cotizadas	AF.511	158.824	153.295	152.889	177.649	136.541	154.800	132.828	161.621
Acciones no cotizadas	AF.512	304.746	282.645	362.108	390.553	371.162	383.357	351.146	354.497
Otras participaciones en el capital	AF.519	42.768	43.281	40.055	50.580	67.110	72.615	70.357	71.138
Participaciones en fondos de inversión	AF.52	69.032	97.679	107.517	140.800	139.086	161.692	178.074	224.428
Seguros, pensiones y garantías estandarizadas	AF.6	16.548	14.966	14.116	18.645	19.467	22.549	25.887	29.989
Reservas técnicas de seguro no vida	AF.61	16.545	14.961	14.101	18.636	19.460	22.541	25.876	25.389
Derechos por pensiones	AF.63	3	5	14	9	7	8	12	252
Provisiones para ejecución garantías estandarizadas	AF.66	-	-	-	-	-	-	-	4.347
Otros activos	AF.7/8	207.855	190.044	199.778	185.136	185.751	201.499	206.770	199.252
Derivados financieros	AF.7	133.521	122.660	130.878	114.770	111.257	118.710	121.778	103.604
Otras cuentas ptes. de cobro excl. créditos comerc.	AF.89	74.334	67.384	68.900	70.366	74.494	82.789	84.992	95.648
TOTAL		4.499.644	4.394.932	4.516.146	4.670.959	4.589.410	4.689.870	5.176.097	5.511.321
II. ACTIVOS FINANCIEROS NETOS (=I-III)	BF.90	-26.409	-48.002	-7.914	-49.394	-47.050	20.504	63.980	51.968
III. PASIVOS	AF	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 D.E.G.	AF.1	3.372	3.599	3.604	3.358	3.437	3.489	3.333	14.790
Efectivo y depósitos	AF.2	2.440.893	2.463.007	2.541.866	2.658.830	2.671.248	2.644.546	3.139.969	3.411.668
Efectivo	AF.21	122.000	129.246	134.381	139.738	146.965	147.337	162.332	174.410
Depósitos transferibles	AF.22	623.850	725.863	848.880	961.224	1.040.226	1.125.154	1.285.720	1.422.898
Otros depósitos	AF.29	1.695.044	1.607.897	1.558.604	1.557.868	1.484.057	1.372.055	1.691.916	1.814.360
Valores representativos de deuda	AF.3	651.396	568.023	527.047	503.602	461.890	475.877	452.758	452.892
Valores a corto plazo	AF.31	38.276	34.346	29.633	27.800	38.050	33.669	19.132	28.938
Valores a largo plazo	AF.32	613.120	533.677	497.414	475.802	423.840	442.208	433.626	423.954
Préstamos	AF.4	127.722	109.645	94.208	96.980	100.732	83.918	96.425	81.512
Préstamos a corto plazo	AF.41	50.611	45.297	24.279	23.857	15.265	11.325	19.763	11.860
Préstamos a largo plazo	AF.42	77.111	64.348	69.930	73.123	85.467	72.593	76.662	69.652
Participaciones en el capital y en fondos de inversión	AF.5	766.357	774.041	818.755	910.625	854.713	884.655	832.020	921.620
Acciones cotizadas	AF.511	218.220	186.159	192.942	228.904	177.924	176.273	127.805	153.454
Acciones no cotizadas	AF.512	151.657	145.792	172.781	185.527	159.612	166.324	161.982	164.963
Otras participaciones en el capital	AF.519	159.665	179.074	175.563	190.697	220.340	222.069	220.808	229.054
Participaciones en fondos de inversión	AF.52	236.814	263.015	277.469	305.497	296.837	319.989	321.426	374.150
Seguros, pensiones y garantías estandarizadas	AF.6	362.341	365.037	368.167	381.371	379.779	406.709	412.625	412.678
Reservas técnicas de seguro no vida	AF.61	51.107	49.670	38.375	45.041	46.450	44.940	43.974	44.418
Derechos de seguros de vida y rentas periódicas	AF.62	151.169	152.103	165.874	167.071	170.946	188.193	194.131	182.194
Derechos por pensiones	AF.63	160.066	163.263	163.918	169.259	162.383	173.577	174.520	186.066
Otros pasivos	AF.7/8	173.973	159.582	170.413	165.586	164.663	170.173	174.988	164.193
Derivados financieros	AF.7	126.886	115.767	132.361	119.071	117.917	123.083	123.898	112.742
Otras cuentas ptes. de pago excl. créditos comerc.	AF.89	47.087	43.814	38.052	46.515	46.745	47.090	51.090	51.451
Pro memoria:									
Total pasivos (tasa de variación interanual) (a)		0,3	-1,8	1,8	4,3	-1,8	0,7	9,5	6,6

(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

2020-I	2020-II	2020-III	2020-IV	2021-I	2021-II	2021-III	2021-IV	Code	
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. OUTSTANDING FINANCIAL ASSETS
16.708	17.393	17.606	16.959	16.064	16.481	27.926	29.231	AF.1	Monetary gold and SDRs
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.2	Currency and deposits
8.873	7.729	7.613	8.593	8.255	7.319	7.597	8.133	AF.21	Currency
76.909	75.484	77.886	81.351	78.300	92.353	81.179	77.765	AF.22	Transferable deposits
998.443	1.176.969	1.180.302	1.191.237	1.260.187	1.292.864	1.333.497	1.371.204	AF.29	Other deposits
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.3	Debt securities
40.259	55.401	56.935	50.920	48.993	45.790	44.712	46.160	AF.31	Short-term
1.242.605	1.343.223	1.386.903	1.431.158	1.450.599	1.470.145	1.474.916	1.486.294	AF.32	Long-term
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.4	Loans
207.928	194.796	173.242	168.563	168.900	175.477	162.507	175.752	AF.41	Short-term
1.203.791	1.258.207	1.261.304	1.262.255	1.261.742	1.274.330	1.270.650	1.275.856	AF.42	Long-term
682.561	700.969	699.788	732.404	763.790	791.008	799.601	811.684	AF.5	Equity and investment fund shares
106.581	114.744	111.522	132.828	138.889	154.344	156.003	161.621	AF.511	Listed shares
365.229	359.858	357.317	351.146	361.370	358.430	359.732	354.497	AF.512	Unlisted shares
70.188	70.103	70.041	70.357	70.757	70.869	70.955	71.138	AF.519	Other equity
140.563	156.263	160.908	178.074	192.774	207.365	212.910	224.428	AF.52	Investment fund shares
21.809	22.946	24.053	25.887	29.320	29.144	29.253	29.989	AF.6	Insurance, pensions and standardised guarantees
21.800	22.935	24.044	25.876	25.319	24.748	24.751	25.389	AF.61	Non-life insurance technical reserves
9	10	9	12	12	212	226	252	AF.63	Pension entitlements
-	-	-	-	3.989	4.184	4.276	4.347	AF.66	Provisions for calls under standardised guarantees
252.875	237.891	219.249	206.770	199.880	197.444	201.027	199.252	AF.7/8	Other assets
161.520	148.703	137.331	121.778	107.412	101.627	104.739	103.604	AF.7	Financial derivatives
91.355	89.188	81.918	84.992	92.468	95.817	96.288	95.648	AF.89	Other accounts receivable excluding trade credits
4.752.761	5.091.007	5.104.880	5.176.097	5.286.030	5.392.355	5.432.865	5.511.321		TOTAL
71.092	62.189	80.332	63.980	54.329	46.553	49.740	51.968	BF.90	II. NET FINANCIAL ASSETS (=I-III)
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	III. OUTSTANDING LIABILITIES
3.523	3.473	3.399	3.333	3.416	3.393	14.566	14.790	AF.1	Monetary gold and SDRs
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.2	Currency and deposits
149.120	154.597	157.013	162.332	163.773	167.475	170.068	174.410	AF.21	Currency
1.179.941	1.257.531	1.275.593	1.285.720	1.323.531	1.381.238	1.403.920	1.422.898	AF.22	Transferable deposits
1.438.695	1.656.029	1.653.116	1.691.916	1.746.027	1.766.156	1.768.043	1.814.360	AF.29	Other deposits
462.718	479.070	480.345	452.758	451.422	452.065	452.519	452.892	AF.3	Debt securities
37.322	38.096	34.107	19.132	23.269	24.157	26.574	28.938	AF.31	Short-term
425.396	440.973	446.238	433.626	428.153	427.907	425.946	423.954	AF.32	Long-term
83.764	88.226	90.468	96.425	92.804	96.375	84.017	81.512	AF.4	Loans
9.962	13.111	16.405	19.763	15.321	18.013	9.310	11.860	AF.41	Short-term
73.801	75.115	74.062	76.662	77.483	78.361	74.707	69.652	AF.42	Long-term
769.745	791.066	777.156	832.020	873.711	904.969	919.287	921.620	AF.5	Equity and investment fund shares
110.014	111.415	93.119	127.805	145.938	157.801	163.581	153.454	AF.511	Listed shares
150.514	153.958	154.888	161.982	167.416	167.942	166.204	164.963	AF.512	Unlisted shares
221.382	223.219	223.527	220.808	223.556	224.246	226.395	229.054	AF.519	Other equity
287.835	302.474	305.621	321.426	336.801	354.980	363.106	374.150	AF.52	Investment fund shares
386.616	400.079	403.544	412.625	408.738	409.300	407.853	412.678	AF.6	Insurance, pensions and standardised guarantees
41.937	43.249	44.013	43.974	43.674	43.293	43.793	44.418	AF.61	Non-life insurance technical reserves
182.651	189.642	192.720	194.131	187.612	183.904	181.662	182.194	AF.62	Life insurance schemes and annuity entitlements
162.027	167.188	166.811	174.520	177.452	182.102	182.398	186.066	AF.63	Pension entitlements
207.548	198.747	183.916	174.988	168.279	164.832	162.852	164.193	AF.7/8	Other liabilities
159.387	149.646	135.701	123.898	112.428	106.477	110.350	112.742	AF.7	Financial derivatives
48.162	49.101	48.215	51.090	55.851	58.355	52.502	51.451	AF.89	Other accounts payable excluding trade credits
-	7,5	7,7	9,5	11,8	6,3	6,9	6,6		Memorandum item: Total liabilities (Annual percentage change) (a)

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