

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

millones de euros

	Código	2014	2015	2016	2017	2018	2019	2020	2021
<b>I. ACTIVOS FINANCIEROS</b>	<b>AF</b>	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 D.E.G.	AF.1	12.175	12.318	13.492	13.193	13.499	15.640	16.959	29.231
Oro	AF.11	8.943	8.811	9.941	9.795	10.149	12.260	13.978	14.572
Derechos Especiales de Giro	AF.12	3.232	3.507	3.551	3.398	3.350	3.381	2.981	14.659
Efectivo y depósitos	AF.2	521.180	557.266	579.554	696.444	719.846	709.872	990.900	1.189.837
Efectivo	AF.21	7.605	7.958	7.470	8.072	8.656	9.317	8.593	8.133
Otros depósitos	AF.29	513.575	549.308	572.084	688.371	711.190	700.555	982.307	1.181.704
Valores representativos de deuda	AF.3	740.841	726.673	791.022	837.135	843.079	865.994	1.057.539	1.118.705
Valores a corto plazo	AF.31	41.082	38.852	25.359	24.159	34.100	28.374	36.669	28.511
Valores a largo plazo	AF.32	699.759	687.821	765.664	812.976	808.979	837.621	1.020.870	1.090.194
Préstamos	AF.4	1.521.868	1.451.492	1.407.139	1.383.824	1.348.142	1.350.364	1.394.365	1.418.033
Préstamos a corto plazo	AF.41	204.875	201.173	177.846	177.846	183.553	185.344	188.619	174.118
Préstamos a largo plazo	AF.42	1.316.992	1.250.320	1.229.293	1.200.271	1.162.797	1.161.745	1.228.475	1.243.915
Participaciones en el capital y en fondos de inversión	AF.5	255.361	238.931	253.010	288.142	245.180	268.597	235.919	248.976
Acciones cotizadas	AF.511	53.576	48.648	48.341	55.252	39.294	48.222	34.610	47.074
Acciones no cotizadas	AF.512	177.363	163.917	185.143	207.602	185.384	192.691	175.523	174.238
Otras participaciones en el capital	AF.519	22.216	24.486	18.004	23.252	17.862	24.330	22.559	23.358
Participaciones en fondos de inversión	AF.52	2.207	1.879	1.522	2.037	2.640	3.354	3.226	4.306
Seguros, pensiones y garantías estandarizadas	AF.6	-	-	-	-	-	-	-	4.347
Provisiones para ejecución garantías estandarizadas	AF.66	-	-	-	-	-	-	-	4.347
Otros activos	AF.7/8	169.865	155.794	151.434	134.383	135.487	146.580	151.525	141.388
Derivados financieros	AF.7	127.946	117.831	110.820	93.808	91.546	97.618	99.842	80.990
Otras cuentas ptes. de cobro excl. créditos comerc.	AF.89	41.919	37.963	40.614	40.575	43.941	48.962	51.683	60.399
<b>TOTAL</b>		3.221.289	3.142.474	3.195.652	3.353.120	3.305.234	3.357.048	3.847.206	4.150.517
<b>II. ACTIVOS FINANCIEROS NETOS (=I-III)</b>	<b>BF.90</b>	3.759	-10.331	9.501	941	22.167	78.368	106.972	86.724
<b>III. PASIVOS</b>	<b>AF</b>	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 D.E.G.	AF.1	3.372	3.599	3.604	3.358	3.437	3.489	3.333	14.790
Derechos Especiales de Giro	AF.12	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	303.851	268.477	235.112	259.558	242.025	260.266	266.256	284.102
Valores a corto plazo	AF.31	17.199	16.773	18.881	21.933	23.043	18.469	18.451	27.997
Valores a largo plazo	AF.32	286.653	251.704	216.231	237.625	218.982	241.798	247.805	256.105
Préstamos	AF.4	840	892	699	505	352	264	164	195
Préstamos a largo plazo	AF.42	840	892	699	505	352	264	164	195
Participaciones en el capital y en fondos de inversión	AF.5	306.914	268.311	273.119	303.237	241.458	241.026	198.326	232.738
Acciones cotizadas	AF.511	201.390	162.945	163.430	190.683	137.698	132.373	96.067	115.556
Acciones no cotizadas	AF.512	61.249	56.625	54.547	63.202	48.561	48.342	40.129	47.186
Otras participaciones en el capital	AF.519	36.975	40.421	45.420	42.231	48.390	56.523	57.558	65.537
Participaciones en fondos de inversión	AF.52	7.299	8.320	9.722	7.122	6.810	3.788	4.572	4.459
Seguros, pensiones y garantías estandarizadas	AF.6	9.971	9.420	8.892	8.442	7.049	7.952	5.834	6.124
Derechos por pensiones	AF.63	9.971	9.420	8.892	8.442	7.049	7.952	5.834	6.124
Otros pasivos	AF.7/8	151.689	139.099	122.859	118.248	117.498	121.137	126.353	114.176
Derivados financieros	AF.7	120.823	109.636	106.531	92.187	89.966	93.928	94.522	81.058
Otras cuentas ptes. de pago excl. créditos comerc.	AF.89	30.866	29.463	16.328	26.061	27.533	27.209	31.831	33.118

**FINANCIAL ACCOUNTS - ESA 2010**  
**Breakdown by instrument of the unconsolidated accounts**  
**2.8.a Monetary financial institutions. Financial balance sheet**

EUR millions

2020-I	2020-II	2020-III	2020-IV	2021-I	2021-II	2021-III	2021-IV	Code	
3.495.993	3.801.137	3.800.584	3.847.206	3.945.451	4.026.281	4.076.668	4.150.517	<b>AF</b>	<b>I. OUTSTANDING FINANCIAL ASSETS</b>
16.708	17.393	17.606	16.959	16.064	16.481	27.926	29.231	AF.1	Monetary gold and SDRs
13.282	14.296	14.570	13.978	13.008	13.413	13.492	14.572	AF.11	Monetary gold
3.426	3.097	3.036	2.981	3.056	3.069	14.434	14.659	AF.12	Special drawing rights
815.240	988.291	990.013	990.900	1.065.240	1.104.726	1.147.786	1.189.837	AF.2	Currency and deposits
8.873	7.729	7.613	8.593	8.255	7.319	7.597	8.133	AF.21	Currency
806.367	980.562	982.401	982.307	1.056.985	1.097.407	1.140.189	1.181.704	AF.29	Other deposits
869.673	978.781	1.018.658	1.057.539	1.081.548	1.102.468	1.105.880	1.118.705	AF.3	Debt securities
29.695	42.064	42.287	36.669	33.573	31.255	29.339	28.511	AF.31	Short-term
839.978	936.717	976.371	1.020.870	1.047.975	1.071.213	1.076.541	1.090.194	AF.32	Long-term
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.4	Loans
206.650	193.338	170.378	165.890	166.106	174.098	161.014	174.118	AF.41	Short-term
1.160.759	1.215.883	1.218.350	1.228.475	1.230.383	1.241.465	1.237.978	1.243.915	AF.42	Long-term
232.369	225.321	221.423	235.919	243.203	245.472	249.328	248.976	AF.5	Equity and investment fund shares
30.080	29.666	27.355	34.610	36.951	43.602	45.463	47.074	AF.511	Listed shares
177.633	170.888	168.997	175.523	179.607	175.175	176.857	174.238	AF.512	Unlisted shares
21.933	21.851	21.860	22.559	22.829	22.896	23.015	23.358	AF.519	Other equity
2.723	2.915	3.212	3.226	3.817	3.800	3.992	4.306	AF.52	Investment fund shares
-	-	-	-	3.989	4.184	4.276	4.347	AF.6	Insurance, pensions and standardised guarantees
-	-	-	-	3.989	4.184	4.276	4.347	AF.66	Provisions for calls under standardised guarantees
194.594	182.129	164.157	151.525	138.918	137.387	142.480	141.388	AF.7/8	Other assets
139.677	126.713	115.394	99.842	83.844	79.419	82.508	80.990	AF.7	Financial derivatives
54.916	55.417	48.763	51.683	55.074	57.968	59.972	60.399	AF.89	Other accounts receivable excluding trade credits
3.495.993	3.801.137	3.800.584	3.847.206	3.945.451	4.026.281	4.076.668	4.150.517		<b>TOTAL</b>
125.826	122.753	140.590	106.972	99.632	80.844	79.380	86.724	<b>BF.90</b>	<b>II. NET FINANCIAL ASSETS (=I-III)</b>
3.370.166	3.678.383	3.659.994	3.740.234	3.845.819	3.945.437	3.997.288	4.063.793	<b>AF</b>	<b>III. OUTSTANDING LIABILITIES</b>
3.523	3.473	3.399	3.333	3.416	3.393	14.566	14.790	AF.1	Monetary gold and SDRs
3.523	3.473	3.399	3.333	3.416	3.393	14.566	14.790	AF.12	Special drawing rights
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
257.314	269.873	268.356	266.256	267.845	272.094	278.333	284.102	AF.3	Debt securities
22.296	23.080	19.090	18.451	22.585	23.493	25.885	27.997	AF.31	Short-term
235.019	246.793	249.266	247.805	245.259	248.601	252.448	256.105	AF.32	Long-term
216	234	222	164	135	127	130	195	AF.4	Loans
216	234	222	164	135	127	130	195	AF.42	Long-term
176.532	179.808	162.762	198.326	220.747	234.139	242.897	232.738	AF.5	Equity and investment fund shares
76.753	77.821	64.007	96.067	111.498	121.269	125.541	115.556	AF.511	Listed shares
35.761	36.719	33.925	40.129	44.388	47.527	50.001	47.186	AF.512	Unlisted shares
59.884	61.327	60.613	57.558	60.106	60.833	62.855	65.537	AF.519	Other equity
4.134	3.941	4.217	4.572	4.755	4.511	4.500	4.459	AF.52	Investment fund shares
7.501	7.046	5.329	5.834	5.522	7.118	6.719	6.124	AF.6	Insurance, pensions and standardised guarantees
7.501	7.046	5.329	5.834	5.522	7.118	6.719	6.124	AF.63	Pension entitlements
157.324	149.792	134.204	126.353	114.823	113.696	112.611	114.176	AF.7/8	Other liabilities
129.818	119.878	105.581	94.522	81.628	76.711	80.181	81.058	AF.7	Financial derivatives
27.506	29.913	28.622	31.831	33.195	36.984	32.430	33.118	AF.89	Other accounts payable excluding trade credits