

CUENTAS FINANCIERAS - SEC 2010
Cuadros generales
2.2 Saldo del balance financiero y saldo de la cuenta de operaciones financieras

millones de euros

	Código	2015	2016	2017	2018	2019	2020	2021	2022
ACTIVOS FINANCIEROS NETOS		BF.90							
TOTAL ECONOMÍA	S.1	-951.956	-944.407	-990.602	-930.674	-912.971	-951.584	-875.746	-821.529
Instituciones financieras	S.12	-52.693	-17.837	-61.954	-52.189	22.711	52.786	39.268	-89.394
Instituciones financieras monetarias	S.121/3	-13.055	4.366	-4.514	20.058	76.113	100.018	78.643	-65.573
Banco de España	S.121	798	1.247	1.643	5.720	25.695	39.740	22.073	-92.365
Otras instituciones financieras monetarias	S.122/3	-13.853	3.120	-6.156	14.338	50.418	60.278	56.570	26.793
Instituciones financieras no monetarias	S.124/8	-39.638	-22.203	-57.440	-72.247	-53.403	-47.233	-39.375	-23.822
Fondos de inversión no monetarios	S.124	-1.967	-1.800	-850	-1.262	-2.259	-768	-1.942	435
Otras instituciones financieras no monetarias	S.125/7	-25.591	2.785	-32.077	-46.605	-35.322	-30.960	-26.080	-10.149
Empresas de seguros	S.128	-7.262	-21.835	-19.899	-20.236	-17.041	-14.541	-10.587	-12.188
Fondos de pensiones	S.129	-4.818	-1.354	-4.614	-4.145	1.218	-963	-766	-1.920
Sectores no financieros	S.11/3/4/5	-899.263	-926.570	-928.648	-878.485	-935.681	-1.004.369	-915.014	-732.135
Administraciones públicas	S.13	-876.276	-921.764	-944.265	-965.359	-1.058.367	-1.201.702	-1.221.858	-1.038.426
Administración central	S.1311	-616.622	-643.403	-651.736	-656.308	-727.389	-840.945	-853.755	-656.680
Comunidades autónomas	S.1312	-261.519	-270.955	-274.638	-280.431	-290.263	-293.528	-292.445	-298.045
Corporaciones locales	S.1313	-28.933	-21.208	-14.269	-7.337	-3.594	-1.828	809	-1.179
Administraciones de seguridad social	S.1314	30.799	13.802	-3.623	-21.283	-37.122	-65.401	-76.468	-82.522
Otros sectores residentes	S.11/4/5	-22.987	-4.806	15.617	86.874	122.686	197.332	306.844	306.291
Sociedades no financieras	S.11	-1.574.743	-1.570.085	-1.564.908	-1.477.366	-1.571.498	-1.650.878	-1.659.382	-1.647.913
Hogares e instituciones sin fines de lucro	S.14/5	1.551.756	1.565.279	1.580.524	1.564.240	1.694.184	1.848.210	1.966.226	1.954.204
RESTO DEL MUNDO	S.2	960.767	954.349	1.000.397	940.823	925.230	965.561	890.318	836.975
OPERACIONES FINANCIERAS NETAS		B.9							
TOTAL ECONOMÍA	S.1	28.804	37.800	35.052	28.417	30.452	12.064	20.128	20.746
Instituciones financieras	S.12	19.607	20.946	26.188	35.119	29.914	28.871	37.753	40.356
Instituciones financieras monetarias	S.121/3	16.224	15.794	19.932	25.895	26.275	25.055	33.459	33.143
Banco de España	S.121	1.524	2.203	3.622	4.225	3.754	2.847	3.213	3.205
Otras instituciones financieras monetarias	S.122/3	14.700	13.591	16.310	21.670	22.521	22.208	30.246	29.938
Instituciones financieras no monetarias	S.124/8	3.383	5.152	6.256	9.224	3.639	3.816	4.294	7.213
Fondos de inversión no monetarios	S.124	506	546	722	357	89	180	190	220
Otras instituciones financieras no monetarias	S.125/7	1.039	1.951	1.775	3.435	1.858	4.136	2.455	1.961
Empresas de seguros	S.128	1.722	2.537	3.637	5.308	1.558	-621	1.521	4.904
Fondos de pensiones	S.129	116	118	122	124	134	121	128	128
Sectores no financieros	S.11/3/4/5	9.197	16.854	8.864	-6.702	538	-16.807	-17.625	-19.610
Administraciones públicas	S.13	-56.327	-50.073	-36.228	-30.669	-37.855	-113.767	-82.397	-63.319
Administración central	S.1311	-29.567	-30.067	-21.693	-16.364	-18.792	-85.927	-74.501	-41.092
Comunidades autónomas	S.1312	-18.544	-9.711	-4.688	-3.170	-7.013	-2.183	-219	-14.908
Corporaciones locales	S.1313	4.582	7.047	6.906	6.301	3.787	2.741	3.356	-1.735
Administraciones de seguridad social	S.1314	-12.798	-17.342	-16.753	-17.436	-15.838	-28.398	-11.034	-5.584
Otros sectores residentes	S.11/4/5	65.524	66.927	45.092	23.967	38.393	96.960	64.772	43.708
Sociedades no financieras	S.11	39.086	40.316	33.615	14.486	7.226	-5.981	16.729	46.511
Hogares e instituciones sin fines de lucro	S.14/5	26.439	26.611	11.477	9.481	31.167	102.941	48.043	-2.803
RESTO DEL MUNDO	S.2	-28.804	-37.800	-35.052	-28.417	-30.452	-12.064	-20.128	-20.746

FINANCIAL ACCOUNTS - ESA 2010

General tables

EUR millions

2.2 Balancing items of the financial balance sheet and of financial transactions

2021-III	2021-IV	2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	Code	
BF.90 NET FINANCIAL ASSETS									
-920.130	-875.746	-850.518	-825.800	-781.648	-821.529	-837.571	-801.191	S.1	TOTAL ECONOMY
30.581	39.268	4.907	-31.003	-41.891	-89.394	-77.994	-73.434	S.12	Financial institutions
70.951	78.643	24.852	-15.244	-32.160	-65.573	-56.046	-52.496	S.121/3	Monetary financial institutions
26.668	22.073	-12.625	-54.613	-81.823	-92.365	-83.220	-84.721	S.121	Banco de España
44.283	56.570	37.477	39.369	49.662	26.793	27.174	32.225	S.122/3	Other monetary financial institutions
-40.370	-39.375	-19.945	-15.759	-9.730	-23.822	-21.948	-20.938	S.124/8	Non-monetary financial institutions
-1.829	-1.942	-3.056	-481	-73	435	-47	353	S.124	Non-monetary investment funds
-27.599	-26.080	-7.176	-2.654	2.543	-10.149	-6.856	-5.437	S.125/7	Other non-monetary financial institutions
-11.075	-10.587	-9.202	-11.437	-10.426	-12.188	-12.790	-13.435	S.128	Insurance corporations
134	-766	-511	-1.187	-1.774	-1.920	-2.255	-2.419	S.129	Pension funds
-950.711	-915.014	-855.425	-794.797	-739.757	-732.135	-759.577	-727.757	S.11/3/4/5	Non-financial sectors
-1.213.963	-1.221.858	-1.152.983	-1.098.720	-1.019.848	-1.038.426	-1.057.876	-1.082.043	S.13	General government
-854.819	-853.755	-786.037	-715.928	-650.999	-656.680	-672.360	-687.734	S.1311	Central government
-285.311	-292.445	-289.170	-295.629	-291.657	-298.045	-301.084	-312.523	S.1312	Regional (autonomous) governments
-191	809	170	-1.470	-1.536	-1.179	-1.092	-3.585	S.1313	Local governments
-73.641	-76.468	-77.947	-85.693	-75.657	-82.522	-83.340	-78.201	S.1314	Social security funds
263.252	306.844	297.558	303.923	280.091	306.291	298.299	354.286	S.11/4/5	Other resident sectors
-1.654.342	-1.659.382	-1.646.613	-1.631.485	-1.609.297	-1.647.913	-1.693.139	-1.698.434	S.11	Non-financial corporations
1.917.593	1.966.226	1.944.171	1.935.409	1.889.388	1.954.204	1.991.438	2.052.720	S.14/5	Households and non-profit institutions
933.622	890.318	866.262	841.543	797.093	836.975	854.056	817.065	S.2	REST OF THE WORLD
B.9 NET FINANCIAL TRANSACTIONS									
7.590	8.182	-2.483	4.732	6.383	12.114	13.049	11.191	S.1	TOTAL ECONOMY
7.104	14.908	7.937	9.660	10.956	11.803	6.355	6.405	S.12	Financial institutions
7.037	11.391	5.968	7.801	9.366	10.008	5.077	6.777	S.121/3	Monetary financial institutions
878	1.284	349	1.518	1.053	285	-3.063	-2.207	S.121	Banco de España
6.159	10.107	5.619	6.283	8.313	9.723	8.140	8.984	S.122/3	Other monetary financial institutions
67	3.517	1.969	1.859	1.590	1.795	1.278	-372	S.124/8	Non-monetary financial institutions
50	35	41	91	37	51	26	102	S.124	Non-monetary investment funds
-515	3.473	43	-25	221	1.722	-3	-1.487	S.125/7	Other non-monetary financial institutions
491	7	1.820	1.773	1.291	20	1.190	993	S.128	Insurance corporations
41	2	65	20	41	2	65	20	S.129	Pension funds
486	-6.726	-10.420	-4.928	-4.573	311	6.694	4.786	S.11/3/4/5	Non-financial sectors
-956	-24.085	-6.131	-35.849	16.709	-38.047	-984	-30.598	S.13	General government
-19.802	-15.070	-4.427	-16.648	4.846	-24.863	2.146	-21.843	S.1311	Central government
16.530	-7.355	313	-9.861	1.833	-7.193	-2.299	-11.388	S.1312	Regional (autonomous) governments
3.452	1.168	-548	-1.687	-92	592	72	-2.500	S.1313	Local governments
-1.136	-2.828	-1.469	-7.653	10.122	-6.584	-903	5.133	S.1314	Social security funds
1.442	17.358	-4.290	30.921	-21.281	38.358	7.679	35.384	S.11/4/5	Other resident sectors
7.037	-405	-8.029	21.171	5.958	27.410	2.567	3.834	S.11	Non-financial corporations
-5.595	17.763	3.739	9.750	-27.240	10.948	5.111	31.551	S.14/5	Households and non-profit institutions
-7.590	-8.182	2.483	-4.732	-6.383	-12.114	-13.049	-11.191	S.2	REST OF THE WORLD

CUENTAS FINANCIERAS - SEC 2010
Cuadros generales
2.2 Saldo del balance financiero y saldo de la cuenta de operaciones financieras

% sobre el PIB

	Código	2015	2016	2017	2018	2019	2020	2021	2022
ACTIVOS FINANCIEROS NETOS		BF.90							
TOTAL ECONOMÍA	S.1	-88.3	-84.7	-85.2	-77.3	-73.3	-85.0	-71.6	-61.0
Instituciones financieras	S.12	-4.9	-1.6	-5.3	-4.3	1.8	4.7	3.2	-6.6
Instituciones financieras monetarias	S.121/3	-1.2	0.4	-0.4	1.7	6.1	8.9	6.4	-4.9
Banco de España	S.121	0.1	0.1	0.1	0.5	2.1	3.6	1.8	-6.9
Otras instituciones financieras monetarias	S.122/3	-1.3	0.3	-0.5	1.2	4.0	5.4	4.6	2.0
Instituciones financieras no monetarias	S.124/8	-3.7	-2.0	-4.9	-6.0	-4.3	-4.2	-3.2	-1.8
Fondos de inversión no monetarios	S.124	-0.2	-0.2	-0.1	-0.1	-0.2	-0.1	-0.2	-
Otras instituciones financieras no monetarias	S.125/7	-2.4	0.2	-2.8	-3.9	-2.8	-2.8	-2.1	-0.8
Empresas de seguros	S.128	-0.7	-2.0	-1.7	-1.7	-1.4	-1.3	-0.9	-0.9
Fondos de pensiones	S.129	-0.4	-0.1	-0.4	-0.3	0.1	-0.1	-0.1	-0.1
Sectores no financieros	S.11/3/4/5	-83.4	-83.1	-79.9	-73.0	-75.1	-89.8	-74.9	-54.4
Administraciones públicas	S.13	-81.3	-82.7	-81.2	-80.2	-85.0	-107.4	-100.0	-77.1
Administración central	S.1311	-57.2	-57.7	-56.1	-54.5	-58.4	-75.2	-69.8	-48.8
Comunidades autónomas	S.1312	-24.3	-24.3	-23.6	-23.3	-23.3	-26.2	-23.9	-22.1
Corporaciones locales	S.1313	-2.7	-1.9	-1.2	-0.6	-0.3	-0.2	0.1	-0.1
Administraciones de seguridad social	S.1314	2.9	1.2	-0.3	-1.8	-3.0	-5.8	-6.3	-6.1
Otros sectores residentes	S.11/4/5	-2.1	-0.4	1.3	7.2	9.9	17.6	25.1	22.7
Sociedades no financieras	S.11	-146.1	-140.9	-134.6	-122.7	-126.2	-147.5	-135.8	-122.4
Hogares e instituciones sin fines de lucro	S.14/5	143.9	140.5	136.0	129.9	136.0	165.2	160.9	145.1
RESTO DEL MUNDO	S.2	89.1	85.6	86.1	78.2	74.3	86.3	72.8	62.2
OPERACIONES FINANCIERAS NETAS (a)		B.9							
TOTAL ECONOMÍA	S.1	2.7	3.4	3.0	2.4	2.4	1.1	1.6	1.5
Instituciones financieras	S.12	1.8	1.9	2.3	2.9	2.4	2.6	3.1	3.0
Instituciones financieras monetarias	S.121/3	1.5	1.4	1.7	2.2	2.1	2.2	2.7	2.5
Banco de España	S.121	0.1	0.2	0.3	0.4	0.3	0.3	0.3	0.2
Otras instituciones financieras monetarias	S.122/3	1.4	1.2	1.4	1.8	1.8	2.0	2.5	2.2
Instituciones financieras no monetarias	S.124/8	0.3	0.5	0.5	0.8	0.3	0.3	0.4	0.5
Fondos de inversión no monetarios	S.124	-	-	0.1	-	-	-	-	-
Otras instituciones financieras no monetarias	S.125/7	0.1	0.2	0.2	0.3	0.1	0.4	0.2	0.1
Empresas de seguros	S.128	0.2	0.2	0.3	0.4	0.1	-0.1	0.1	0.4
Fondos de pensiones	S.129	-	-	-	-	-	-	-	-
Sectores no financieros	S.11/3/4/5	0.9	1.5	0.8	-0.6	-	-1.5	-1.4	-1.5
Administraciones públicas	S.13	-5.2	-4.5	-3.1	-2.5	-3.0	-10.2	-6.7	-4.7
Administración central	S.1311	-2.7	-2.7	-1.9	-1.4	-1.5	-7.7	-6.1	-3.1
Comunidades autónomas	S.1312	-1.7	-0.9	-0.4	-0.3	-0.6	-0.2	-	-1.1
Corporaciones locales	S.1313	0.4	0.6	0.6	0.5	0.3	0.2	0.3	-0.1
Administraciones de seguridad social	S.1314	-1.2	-1.6	-1.4	-1.4	-1.3	-2.5	-0.9	-0.4
Otros sectores residentes	S.11/4/5	6.1	6.0	3.9	2.0	3.1	8.7	5.3	3.2
Sociedades no financieras	S.11	3.6	3.6	2.9	1.2	0.6	-0.5	1.4	3.5
Hogares e instituciones sin fines de lucro	S.14/5	2.5	2.4	1.0	0.8	2.5	9.2	3.9	-0.2
RESTO DEL MUNDO	S.2	-2.7	-3.4	-3.0	-2.4	-2.4	-1.1	-1.6	-1.5
Promemoria: PIB a precios de mercado		1.078.092	1.114.420	1.162.492	1.203.859	1.245.513	1.119.010	1.222.290	1.346.377

(a) En el cómputo de los ratios trimestrales se utilizan los flujos acumulados de los últimos cuatro trimestres de las operaciones financieras netas y del PIB.

% of GDP

2.2 Balancing items of the financial balance sheet and of financial transactions

2021-III	2021-IV	2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	Code	
BF.90 NET FINANCIAL ASSETS									
-77.4	-71.6	-270.2	-126.7	-79.2	-61.0	-60.6	-56.8	S.1	TOTAL ECONOMY
2.6	3.2	1.6	-4.8	-4.2	-6.6	-5.6	-5.2	S.12	Financial institutions
6.0	6.4	7.9	-2.3	-3.3	-4.9	-4.1	-3.7	S.121/3	Monetary financial institutions
2.2	1.8	-4.0	-8.4	-8.3	-6.9	-6.0	-6.0	S.121	Banco de España
3.7	4.6	11.9	6.0	5.0	2.0	2.0	2.3	S.122/3	Other monetary financial institutions
-3.4	-3.2	-6.3	-2.4	-1.0	-1.8	-1.6	-1.5	S.124/8	Non-monetary financial institutions
-0.2	-0.2	-1.0	-0.1	-	-	-	-	S.124	Non-monetary investment funds
-2.3	-2.1	-2.3	-0.4	0.3	-0.8	-0.5	-0.4	S.125/7	Other non-monetary financial institutions
-0.9	-0.9	-2.9	-1.8	-1.1	-0.9	-0.9	-1.0	S.128	Insurance corporations
-	-0.1	-0.2	-0.2	-0.2	-0.1	-0.2	-0.2	S.129	Pension funds
-80.0	-74.9	-271.7	-121.9	-75.0	-54.4	-55.0	-51.6	S.11/3/4/5	Non-financial sectors
-102.1	-100.0	-366.2	-168.5	-103.4	-77.1	-76.6	-76.7	S.13	General government
-71.9	-69.8	-249.7	-109.8	-66.0	-48.8	-48.7	-48.8	S.1311	Central government
-24.0	-23.9	-91.9	-45.3	-29.6	-22.1	-21.8	-22.2	S.1312	Regional (autonomous) governments
-	0.1	0.1	-0.2	-0.2	-0.1	-0.1	-0.3	S.1313	Local governments
-6.2	-6.3	-24.8	-13.1	-7.7	-6.1	-6.0	-5.5	S.1314	Social security funds
22.2	25.1	94.5	46.6	28.4	22.7	21.6	25.1	S.11/4/5	Other resident sectors
-139.2	-135.8	-523.0	-250.3	-163.2	-122.4	-122.6	-120.4	S.11	Non-financial corporations
161.3	160.9	617.6	296.9	191.6	145.1	144.2	145.5	S.14/5	Households and non-profit institutions
78.6	72.8	275.2	129.1	80.8	62.2	61.8	57.9	S.2	REST OF THE WORLD
B.9 NET FINANCIAL TRANSACTIONS (a)									
1.7	1.6	5.4	2.8	1.7	1.5	2.6	3.0	S.1	TOTAL ECONOMY
2.8	3.1	10.7	6.1	4.4	3.0	2.8	2.5	S.12	Financial institutions
2.6	2.7	9.1	4.9	3.5	2.5	2.3	2.2	S.121/3	Monetary financial institutions
0.2	0.3	1.1	0.6	0.4	0.2	-	-0.3	S.121	Banco de España
2.4	2.5	8.0	4.3	3.1	2.2	2.4	2.5	S.122/3	Other monetary financial institutions
0.2	0.4	1.6	1.1	0.9	0.5	0.5	0.3	S.124/8	Non-monetary financial institutions
-	-	0.1	-	-	-	-	-	S.124	Non-monetary investment funds
0.3	0.2	0.7	0.5	0.4	0.1	0.1	-	S.125/7	Other non-monetary financial institutions
-0.1	0.1	0.8	0.6	0.5	0.4	0.3	0.2	S.128	Insurance corporations
-	-	-	-	-	-	-	-	S.129	Pension funds
-1.1	-1.4	-5.4	-3.3	-2.7	-1.5	-0.2	0.5	S.11/3/4/5	Non-financial sectors
-7.9	-6.7	-20.9	-10.3	-5.0	-4.7	-4.2	-3.8	S.13	General government
-7.2	-6.1	-19.7	-8.6	-3.2	-3.1	-2.5	-2.8	S.1311	Central government
0.3	-	1.0	-0.1	-1.5	-1.1	-1.3	-1.4	S.1312	Regional (autonomous) governments
0.3	0.3	0.9	0.4	-0.1	-0.1	-0.1	-0.1	S.1313	Local governments
-1.3	-0.9	-3.2	-2.0	-0.2	-0.4	-0.4	0.6	S.1314	Social security funds
6.9	5.3	15.6	7.0	2.3	3.2	4.0	4.3	S.11/4/5	Other resident sectors
1.6	1.4	2.0	3.0	1.9	3.5	4.1	2.8	S.11	Non-financial corporations
5.2	3.9	13.6	3.9	0.4	-0.2	-0.1	1.4	S.14/5	Households and non-profit institutions
-1.7	-1.6	-5.4	-2.8	-1.7	-1.5	-2.6	-3.0	S.2	REST OF THE WORLD
1.188.484	1.222.290	1.255.196	1.288.969	1.319.562	1.346.377	1.381.169	1.410.359		Memorandum item: GDP at market prices

(a) Quarterly ratios are calculated by using accumulated flows of the last four quarters for both net financial transactions and GDP.