

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

millones de euros

	Código	2015	2016	2017	2018	2019	2020	2021	2022
I. ACTIVOS FINANCIEROS									
<i>Balance financiero, al inicio del periodo</i>	AF	4.435.326	4.346.448	4.467.192	4.621.764	4.572.346	4.723.899	5.247.204	5.574.599
<i>Operaciones financieras</i>	F	-9.021	81.355	202.146	79.326	8.022	581.486	336.905	-138.401
<i>Revalorizaciones</i>	K.7	-47.904	65.251	-16.218	-85.993	149.816	-48.698	-6.192	-228.036
<i>Otras variaciones en el volumen</i>	K.5/6	-31.952	-25.862	-31.356	-42.751	-6.285	-9.482	-3.318	-12.621
<i>Balance financiero, al final del periodo</i>	AF	4.346.448	4.467.192	4.621.764	4.572.346	4.723.899	5.247.204	5.574.599	5.195.541
Oro monetario y DEG									
<i>Balance financiero, al inicio del periodo</i>	AF	12.175	12.318	13.492	13.193	13.499	15.640	16.959	29.231
<i>Operaciones financieras</i>	F	56	40	92	-125	-22	-275	11.295	281
<i>Revalorizaciones</i>	K.7	87	1.134	-391	431	2.163	1.593	978	984
<i>Otras variaciones en el volumen</i>	K.5/6	-	-	-	-	-	-	-	-
<i>Balance financiero, al final del periodo</i>	AF	12.318	13.492	13.193	13.499	15.640	16.959	29.231	30.496
Efectivo y depósitos									
<i>Balance financiero, al inicio del periodo</i>	AF	976.080	968.887	952.433	1.005.816	993.988	973.919	1.274.567	1.449.978
<i>Operaciones financieras</i>	F	-10.726	-17.355	82.667	662	-20.883	304.886	162.811	-289.983
<i>Revalorizaciones</i>	K.7	3.533	5.841	-5.122	1.862	764	-4.238	7.808	4.239
<i>Otras variaciones en el volumen</i>	K.5/6	-	-4.940	-24.162	-14.352	50	-	4.793	-1.851
<i>Balance financiero, al final del periodo</i>	AF	968.887	952.433	1.005.816	993.988	973.919	1.274.567	1.449.978	1.162.382
Valores representativos de deuda									
<i>Balance financiero, al inicio del periodo</i>	AF	1.107.504	1.113.564	1.200.411	1.244.581	1.259.368	1.295.364	1.486.956	1.531.405
<i>Operaciones financieras</i>	F	13.958	85.110	41.999	27.426	-13.213	179.235	74.439	128.395
<i>Revalorizaciones</i>	K.7	-7.898	-415	982	-14.077	60.034	12.428	-30.115	-207.463
<i>Otras variaciones en el volumen</i>	K.5/6	-	2.154	1.188	1.438	-10.824	-71	125	-852
<i>Balance financiero, al final del periodo</i>	AF	1.113.564	1.200.411	1.244.581	1.259.368	1.295.364	1.486.956	1.531.405	1.451.486
Préstamos									
<i>Balance financiero, al inicio del periodo</i>	AF	1.548.328	1.482.025	1.437.116	1.411.795	1.395.524	1.402.823	1.458.197	1.483.773
<i>Operaciones financieras</i>	F	-39.650	-21.613	-21.746	-12.166	14.609	62.494	31.178	14.735
<i>Revalorizaciones</i>	K.7	3.355	1.042	-4.419	1.758	1.868	-4.427	4.091	2.940
<i>Otras variaciones en el volumen</i>	K.5/6	-30.008	-24.339	845	-5.863	-9.179	-2.693	-9.693	-8.233
<i>Balance financiero, al final del periodo</i>	AF	1.482.025	1.437.116	1.411.795	1.395.524	1.402.823	1.458.197	1.483.773	1.493.214
Participaciones en el capital y fondos de inversión									
<i>Balance financiero, al inicio del periodo</i>	AF	574.831	576.533	662.374	756.309	719.480	827.485	795.063	869.561
<i>Operaciones financieras</i>	F	38.537	17.928	89.249	58.283	25.705	38.428	45.613	-15.522
<i>Revalorizaciones</i>	K.7	-35.535	67.913	14.186	-71.122	72.095	-64.145	26.224	-42.432
<i>Otras variaciones en el volumen</i>	K.5/6	-1.300	-	-9.500	-23.991	10.205	-6.706	2.660	-1.493
<i>Balance financiero, al final del periodo</i>	AF	576.533	662.374	756.309	719.480	827.485	795.063	869.561	810.113
Seguros, pensiones y garantías estandarizadas									
<i>Balance financiero, al inicio del periodo</i>	AF	16.548	14.966	14.116	18.645	19.467	22.552	25.889	29.836
<i>Operaciones financieras</i>	F	-1.582	475	4.502	879	1.763	3.417	2.653	2.622
<i>Revalorizaciones</i>	K.7	-	-	28	-57	216	-81	1.094	-900
<i>Otras variaciones en el volumen</i>	K.5/6	-	-1.325	-	-	1.106	-	200	-
<i>Balance financiero, al final del periodo</i>	AF	14.966	14.116	18.645	19.467	22.552	25.889	29.836	31.558
Otros activos									
<i>Balance financiero, al inicio del periodo</i>	AF	199.860	178.155	187.251	171.425	171.020	186.114	189.573	180.816
<i>Operaciones financieras</i>	F	-9.615	16.771	5.383	4.366	62	-6.700	8.916	21.071
<i>Revalorizaciones</i>	K.7	-11.445	-10.264	-21.482	-4.789	12.676	10.171	-16.272	14.597
<i>Otras variaciones en el volumen</i>	K.5/6	-644	2.588	273	17	2.357	-12	-1.402	-192
<i>Balance financiero, al final del periodo</i>	AF	178.155	187.251	171.425	171.020	186.114	189.573	180.816	216.292

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

EUR millions

2021-III	2021-IV	2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	Code	
I. FINANCIAL ASSETS									
5.459.829	5.493.514	5.574.599	5.554.209	5.568.314	5.540.013	5.195.541	5.196.434	AF	<i>Financial balance sheet at the beginning of period</i>
31.654	82.275	48.992	97.320	2.037	-286.750	-17.679	-19.947	F	<i>Financial transactions</i>
3.590	4.871	-65.739	-79.564	-27.610	-55.123	21.296	16.877	K.7	<i>Revaluations</i>
-1.559	-6.061	-3.642	-3.652	-2.728	-2.599	-2.724	-1.780	K.5/6	<i>Other changes in volume</i>
5.493.514	5.574.599	5.554.209	5.568.314	5.540.013	5.195.541	5.196.434	5.191.584	AF	<i>Financial balance sheet at the end of period</i>
Monetary gold and SDRs									
16.481	27.926	29.231	30.519	30.907	31.310	30.496	31.763	AF	<i>Financial balance sheet at the beginning of period</i>
11.257	5	6	17	325	-67	417	32	F	<i>Financial transactions</i>
188	1.300	1.282	371	78	-748	850	-783	K.7	<i>Revaluations</i>
-	-	-	-	-	-	-	-	K.5/6	<i>Other changes in volume</i>
27.926	29.231	30.519	30.907	31.310	30.496	31.763	31.012	AF	<i>Financial balance sheet at the end of period</i>
Currency and deposits									
1.387.270	1.412.275	1.449.978	1.449.350	1.485.297	1.458.795	1.162.382	1.115.072	AF	<i>Financial balance sheet at the beginning of period</i>
18.207	34.091	-1.831	30.813	-29.457	-289.508	-47.485	-38.975	F	<i>Financial transactions</i>
2.006	3.611	1.414	5.134	4.595	-6.904	175	30	K.7	<i>Revaluations</i>
4.793	-	-211	-	-1.640	-	-	-	K.5/6	<i>Other changes in volume</i>
1.412.275	1.449.978	1.449.350	1.485.297	1.458.795	1.162.382	1.115.072	1.076.128	AF	<i>Financial balance sheet at the end of period</i>
Debt securities									
1.515.415	1.519.001	1.531.405	1.518.365	1.482.136	1.463.069	1.451.486	1.507.731	AF	<i>Financial balance sheet at the beginning of period</i>
-1.251	23.100	50.575	38.391	29.057	10.373	42.368	6.170	F	<i>Financial transactions</i>
4.754	-10.723	-63.529	-73.925	-47.986	-22.023	13.866	-1.078	K.7	<i>Revaluations</i>
84	27	-86	-695	-138	67	12	-169	K.5/6	<i>Other changes in volume</i>
1.519.001	1.531.405	1.518.365	1.482.136	1.463.069	1.451.486	1.507.731	1.512.655	AF	<i>Financial balance sheet at the end of period</i>
Loans									
1.479.236	1.465.001	1.483.773	1.478.435	1.504.375	1.494.962	1.493.214	1.469.948	AF	<i>Financial balance sheet at the beginning of period</i>
-10.829	19.462	-4.682	25.035	-12.722	7.103	-20.330	8.579	F	<i>Financial transactions</i>
1.255	1.300	1.030	3.893	3.868	-5.851	-1.211	121	K.7	<i>Revaluations</i>
-4.661	-1.991	-1.685	-2.988	-559	-3.001	-1.725	-1.626	K.5/6	<i>Other changes in volume</i>
1.465.001	1.483.773	1.478.435	1.504.375	1.494.962	1.493.214	1.469.948	1.477.021	AF	<i>Financial balance sheet at the end of period</i>
Equity and investment fund shares									
853.190	857.691	869.561	855.551	818.622	809.029	810.113	827.364	AF	<i>Financial balance sheet at the beginning of period</i>
11.960	9.715	-4.510	-2.557	-2.726	-5.730	4.381	3.438	F	<i>Financial transactions</i>
-7.089	6.253	-7.841	-34.549	-6.490	6.448	13.841	11.425	K.7	<i>Revaluations</i>
-370	-4.098	-1.659	177	-378	367	-971	16	K.5/6	<i>Other changes in volume</i>
857.691	869.561	855.551	818.622	809.029	810.113	827.364	842.243	AF	<i>Financial balance sheet at the end of period</i>
Insurance, pensions and standardised guarantees									
28.931	28.970	29.836	29.533	30.871	31.093	31.558	33.241	AF	<i>Financial balance sheet at the beginning of period</i>
-14	470	62	1.963	432	165	1.249	935	F	<i>Financial transactions</i>
53	396	-365	-625	-210	300	435	206	K.7	<i>Revaluations</i>
-	-	-	-	-	-	-	-	K.5/6	<i>Other changes in volume</i>
28.970	29.836	29.533	30.871	31.093	31.558	33.241	34.383	AF	<i>Financial balance sheet at the end of period</i>
Other assets									
179.307	182.650	180.816	192.456	216.106	251.755	216.292	211.314	AF	<i>Financial balance sheet at the beginning of period</i>
2.325	-4.568	9.372	3.658	17.128	-9.087	1.721	-125	F	<i>Financial transactions</i>
2.422	2.733	2.270	20.137	18.534	-26.344	-6.660	6.955	K.7	<i>Revaluations</i>
-1.404	-	-1	-146	-13	-32	-40	-	K.5/6	<i>Other changes in volume</i>
182.650	180.816	192.456	216.106	251.755	216.292	211.314	218.143	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	2015	2016	2017	2018	2019	2020	2021	2022
II. ACTIVOS FINANCIEROS NETOS (=I-III)									
<i>Balance financiero, al inicio del periodo</i>	<i>BF.90</i>	-32.534	-52.693	-17.837	-61.954	-52.189	22.711	52.786	39.268
<i>Operaciones financieras</i>	<i>B.9</i>	19.607	20.946	26.188	35.119	29.914	28.871	37.753	40.356
<i>Revalorizaciones</i>	<i>K.7</i>	-9.886	46.723	-32.183	-11.538	40.197	12.639	-49.495	-153.914
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-29.880	-32.813	-38.122	-13.816	4.789	-11.435	-1.775	-15.104
<i>Balance financiero, al final del periodo</i>	<i>BF.90</i>	-52.693	-17.837	-61.954	-52.189	22.711	52.786	39.268	-89.394
III. PASIVOS									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	4.467.860	4.399.141	4.485.029	4.683.718	4.624.534	4.701.188	5.194.418	5.535.331
<i>Operaciones financieras</i>	<i>F</i>	-28.628	60.409	175.958	44.207	-21.892	552.615	299.152	-178.757
<i>Revalorizaciones</i>	<i>K.7</i>	-38.018	18.529	15.965	-74.455	109.619	-61.337	43.303	-74.121
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-2.072	6.951	6.765	-28.935	-11.074	1.953	-1.542	2.483
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	4.399.141	4.485.029	4.683.718	4.624.534	4.701.188	5.194.418	5.535.331	5.284.935
Oro monetario y DEG									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	3.372	3.599	3.604	3.358	3.437	3.489	3.333	14.790
<i>Operaciones financieras</i>	<i>F</i>	-	1	3	2	-2	-4	11.061	69
<i>Revalorizaciones</i>	<i>K.7</i>	227	4	-249	77	54	-152	396	120
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-	-	-	-	-	-	-	-
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	3.599	3.604	3.358	3.437	3.489	3.333	14.790	14.979
Efectivo y depósitos									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	2.435.673	2.460.923	2.536.695	2.654.216	2.667.112	2.638.915	3.134.451	3.407.487
<i>Operaciones financieras</i>	<i>F</i>	16.154	74.723	154.783	24.264	-30.052	503.163	261.340	-187.941
<i>Revalorizaciones</i>	<i>K.7</i>	9.096	1.049	-9.878	2.984	1.855	-7.627	6.824	4.827
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-	-	-27.384	-14.352	-	-	4.872	-1.851
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	2.460.923	2.536.695	2.654.216	2.667.112	2.638.915	3.134.451	3.407.487	3.222.522
Valores representativos de deuda									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	591.197	522.107	485.188	463.271	424.708	437.585	450.945	451.932
<i>Operaciones financieras</i>	<i>F</i>	-58.787	-31.395	-30.802	-17.567	7.059	15.536	426	-4.971
<i>Revalorizaciones</i>	<i>K.7</i>	-10.304	-9.069	6.099	-19.836	5.410	-2.176	96	-26.380
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-	3.546	2.786	-1.161	408	-	465	-592
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	522.107	485.188	463.271	424.708	437.585	450.945	451.932	419.989
Préstamos									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	127.445	109.316	93.809	96.474	110.522	105.198	123.097	107.958
<i>Operaciones financieras</i>	<i>F</i>	-15.515	-15.508	-2.746	4.574	-10.412	12.975	-9.989	-8.338
<i>Revalorizaciones</i>	<i>K.7</i>	-	-	5.412	2.962	3.752	-512	333	185
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-2.614	-	-	6.512	1.337	5.435	-5.483	-1.127
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	109.316	93.809	96.474	110.522	105.198	123.097	107.958	98.678
Participaciones en el capital y fondos de inversión									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	766.007	774.041	818.755	910.625	860.126	924.619	878.410	963.452
<i>Operaciones financieras</i>	<i>F</i>	31.845	21.779	54.743	33.778	8.998	12.260	31.984	4.407
<i>Revalorizaciones</i>	<i>K.7</i>	-23.810	23.002	27.710	-60.544	70.027	-57.898	46.325	-8.364
<i>Otras variaciones en el volumen</i>	<i>K.5/6</i>	-	-67	9.417	-23.734	-14.531	-571	6.733	-5.339
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	774.041	818.755	910.625	860.126	924.619	878.410	963.452	954.155
Seguros, pensiones y garantías estandarizadas									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	362.341	365.037	368.167	381.371	379.779	407.840	412.754	413.106
<i>Operaciones financieras</i>	<i>F</i>	3.753	6.960	11.097	-2.981	10.800	-2.488	-1.491	-928
<i>Revalorizaciones</i>	<i>K.7</i>	-1.058	5.060	2.107	1.389	23.891	7.402	1.844	-50.073
<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>	365.037	368.167	381.371	379.779	407.840	412.754	413.106	362.105
Otros pasivos									
<i>Balance financiero, al inicio del periodo</i>	<i>AF</i>	181.825	164.119	178.811	174.403	178.851	183.542	191.429	176.606
<i>Operaciones financieras</i>	<i>F</i>	-6.079	3.848	-11.119	2.138	-8.284	11.172	5.821	18.945
<i>Revalorizaciones y otras variaciones</i>	<i>K.5/6/7</i>	-11.628	10.844	6.711	2.311	12.974	-3.286	-20.644	16.956
<i>Balance financiero, al final del periodo</i>	<i>AF</i>	164.119	178.811	174.403	178.851	183.542	191.429	176.606	212.507

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

EUR millions

2021-III	2021-IV	2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	Code	
II. NET FINANCIAL ASSETS (=I-III)									
40.945	30.581	39.268	4.907	-31.003	-41.891	-89.394	-77.994	BF.90	Financial balance sheet at the beginning of period
7.104	14.908	7.937	9.660	10.956	11.803	6.355	6.405	B.9	Financial transactions
-13.571	4.300	-49.461	-39.210	-25.685	-39.558	-5.369	3.523	K.7	Revaluations
-3.897	-10.521	7.164	-6.361	3.842	-19.749	10.414	-5.368	K.5/6	Other changes in volume
30.581	39.268	4.907	-31.003	-41.891	-89.394	-77.994	-73.434	BF.90	Financial balance sheet at the end of period
III. LIABILITIES									
5.418.884	5.462.933	5.535.331	5.549.302	5.599.317	5.581.904	5.284.935	5.274.428	AF	Financial balance sheet at the beginning of period
24.550	67.367	41.055	87.660	-8.919	-298.553	-24.034	-26.352	F	Financial transactions
17.161	571	-16.277	-40.354	-1.925	-15.565	26.666	13.354	K.7	Revaluations
2.338	4.459	-10.806	2.709	-6.570	17.150	-13.138	3.588	K.5/6	Other changes in volume
5.462.933	5.535.331	5.549.302	5.599.317	5.581.904	5.284.935	5.274.428	5.265.019	AF	Financial balance sheet at the end of period
Monetary gold and SDRs									
3.393	14.566	14.790	14.904	15.291	15.702	14.979	14.807	AF	Financial balance sheet at the beginning of period
11.061	-	4	12	26	28	14	13	F	Financial transactions
112	223	110	376	385	-751	-186	-165	K.7	Revaluations
-	-	-	-	-	-	-	-	K.5/6	Other changes in volume
14.566	14.790	14.904	15.291	15.702	14.979	14.807	14.655	AF	Financial balance sheet at the end of period
Currency and deposits									
3.308.520	3.334.909	3.407.487	3.451.951	3.543.978	3.527.045	3.222.522	3.162.846	AF	Financial balance sheet at the beginning of period
19.536	70.546	42.997	85.640	-21.433	-295.145	-57.725	-46.773	F	Financial transactions
1.980	2.033	1.679	6.387	6.140	-9.379	-1.951	327	K.7	Revaluations
4.872	-	-211	-	-1.640	-	-	-	K.5/6	Other changes in volume
3.334.909	3.407.487	3.451.951	3.543.978	3.527.045	3.222.522	3.162.846	3.116.401	AF	Financial balance sheet at the end of period
Debt securities									
449.207	451.239	451.932	423.593	413.020	411.325	419.989	430.871	AF	Financial balance sheet at the beginning of period
-1.005	2.398	-16.661	588	4.425	6.678	7.575	12.705	F	Financial transactions
2.997	-1.706	-11.678	-10.569	-6.119	1.986	3.307	3.303	K.7	Revaluations
40	-	-	-592	-	-	-	-	K.5/6	Other changes in volume
451.239	451.932	423.593	413.020	411.325	419.989	430.871	446.880	AF	Financial balance sheet at the end of period
Loans									
120.722	111.330	107.958	101.969	101.892	101.499	98.678	97.733	AF	Financial balance sheet at the beginning of period
-7.496	176	-4.966	-176	-774	-2.422	-227	157	F	Financial transactions
118	8	107	166	186	-274	-52	21	K.7	Revaluations
-2.014	-3.556	-1.130	-66	194	-124	-665	-83	K.5/6	Other changes in volume
111.330	107.958	101.969	101.892	101.499	98.678	97.733	97.828	AF	Financial balance sheet at the end of period
Equity and investment fund shares									
947.521	964.790	963.452	968.060	937.977	927.783	954.155	984.591	AF	Financial balance sheet at the beginning of period
9.151	3.888	3.563	2.146	-940	-362	5.475	5.525	F	Financial transactions
7.547	-4.613	6.075	-32.234	-8.931	26.725	26.617	3.304	K.7	Revaluations
572	-614	-5.029	4	-322	9	-1.656	362	K.5/6	Other changes in volume
964.790	963.452	968.060	937.977	927.783	954.155	984.591	993.782	AF	Financial balance sheet at the end of period
Insurance, pensions and standardised guarantees									
409.530	408.202	413.106	394.689	374.540	362.738	362.105	373.629	AF	Financial balance sheet at the beginning of period
-2.181	2.117	-1.509	364	-549	766	4.001	2.470	F	Financial transactions
854	2.787	-16.908	-20.514	-11.253	-1.399	7.523	2.077	K.7	Revaluations
-	-	-	-	-	-	-	-	K.5/6	Other changes in volume
408.202	413.106	394.689	374.540	362.738	362.105	373.629	378.175	AF	Financial balance sheet at the end of period
Other liabilities									
179.991	177.896	176.606	194.137	212.619	235.810	212.507	209.952	AF	Financial balance sheet at the beginning of period
-4.515	-11.758	17.629	-914	10.326	-8.096	16.853	-449	F	Financial transactions
2.420	10.468	-98	19.396	12.865	-15.207	-19.409	7.795	K.5/6/7	Revaluations and other changes
177.896	176.606	194.137	212.619	235.810	212.507	209.952	217.298	AF	Financial balance sheet at the end of period