

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

millones de euros

	Código	2015	2016	2017	2018	2019	2020	2021	2022
I. ACTIVOS FINANCIEROS	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 D.E.G.	AF.1	12.318	13.492	13.193	13.499	15.640	16.959	29.231	30.496
Efectivo y depósitos	AF.2	968.887	952.433	1.005.816	993.988	973.919	1.274.567	1.449.978	1.162.382
Efectivo	AF.21	7.968	7.470	8.072	8.656	9.317	8.593	8.133	7.802
Depósitos transferibles	AF.22	61.963	65.291	64.232	60.184	64.694	75.171	73.798	65.262
Otros depósitos	AF.29	898.956	879.672	933.512	925.149	899.909	1.190.803	1.368.047	1.089.318
Valores representativos de deuda	AF.3	1.113.564	1.200.411	1.244.581	1.259.368	1.295.364	1.486.956	1.531.405	1.451.486
Valores a corto plazo	AF.31	50.136	35.882	35.602	49.609	42.140	50.284	46.200	56.220
Valores a largo plazo	AF.32	1.063.427	1.164.529	1.208.979	1.209.759	1.253.224	1.436.672	1.485.205	1.395.266
Préstamos	AF.4	1.482.025	1.437.116	1.411.795	1.395.524	1.402.823	1.458.197	1.483.773	1.493.214
Préstamos a corto plazo	AF.41	205.179	179.995	185.984	187.173	190.907	169.089	176.681	194.511
Préstamos a largo plazo	AF.42	1.276.846	1.257.121	1.225.811	1.208.352	1.211.915	1.289.107	1.307.091	1.298.702
Participaciones en el capital y en fondos de inversión	AF.5	576.533	662.374	756.309	719.480	827.485	795.063	869.561	810.113
Acciones cotizadas	AF.511	152.927	152.693	177.484	138.650	157.743	137.905	167.613	137.594
Acciones no cotizadas	AF.512	282.646	362.108	387.447	359.748	407.417	385.343	381.252	392.244
Otras participaciones en el capital	AF.519	43.281	40.055	50.580	83.245	101.495	96.807	99.820	103.016
Participaciones en fondos de inversión	AF.52	97.679	107.517	140.800	137.837	160.831	175.008	220.875	177.259
Seguros, pensiones y garantías estandarizadas	AF.6	14.966	14.116	18.645	19.467	22.552	25.889	29.836	31.558
Reservas técnicas de seguro no vida	AF.61	14.961	14.101	18.636	19.460	22.541	25.876	25.413	26.810
Derechos por pensiones	AF.63	-	-	-	-	-	-	-	-
Derechos de prestaciones distintas de pensiones	AF.6P	5	14	9	7	11	13	252	217
Provisiones para ejecución garantías estandarizadas	AF.66	-	-	-	-	-	-	4.170	4.531
Otros activos	AF.7/8	178.155	187.251	171.425	171.020	186.114	189.573	180.816	216.292
Derivados financieros	AF.7	122.684	131.095	114.769	111.206	118.608	121.779	104.026	129.560
Créditos comerciales y anticipos	AF.81	290	371	395	470	545	1.467	1.050	1.050
Otras cuentas ptes. de cobro excl. créditos comerc.	AF.89	55.182	55.784	56.261	59.344	66.961	66.328	75.740	85.682
TOTAL		4.346.448	4.467.192	4.621.764	4.572.346	4.723.899	5.247.204	5.574.599	5.195.541
II. ACTIVOS FINANCIEROS NETOS (=I-III)(a)	BF.90	-52.693	-17.837	-61.954	-52.189	22.711	52.786	39.268	-89.394
III. PASIVOS	AF	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 D.E.G.	AF.1	3.599	3.604	3.358	3.437	3.489	3.333	14.790	14.979
Efectivo y depósitos	AF.2	2.460.923	2.536.695	2.654.216	2.667.112	2.638.915	3.134.451	3.407.487	3.222.522
Efectivo	AF.21	129.246	134.381	139.738	146.965	147.337	162.332	174.410	177.611
Depósitos transferibles	AF.22	720.550	840.241	953.885	1.034.817	1.118.024	1.279.575	1.418.928	1.466.591
Otros depósitos	AF.29	1.611.126	1.562.073	1.560.593	1.485.330	1.373.554	1.692.544	1.814.149	1.578.320
Valores representativos de deuda	AF.3	522.107	485.188	463.271	424.708	437.585	450.945	451.932	419.989
Valores a corto plazo	AF.31	24.084	29.552	23.736	23.708	19.133	18.807	28.729	31.438
Valores a largo plazo	AF.32	498.023	455.636	439.535	401.000	418.452	432.138	423.202	388.551
Préstamos	AF.4	109.316	93.809	96.474	110.522	105.198	123.097	107.958	98.678
Préstamos a corto plazo	AF.41	45.297	24.279	23.857	15.265	14.028	22.264	15.221	12.400
Préstamos a largo plazo	AF.42	64.020	69.530	72.617	95.257	91.170	100.833	92.737	86.278
Participaciones en el capital y en fondos de inversión	AF.5	774.041	818.755	910.625	860.126	924.619	878.410	963.452	954.155
Acciones cotizadas	AF.511	186.159	192.942	228.904	177.924	176.272	127.931	155.926	158.668
Acciones no cotizadas	AF.512	145.792	172.781	185.527	164.354	171.642	164.531	170.937	177.886
Otras participaciones en el capital	AF.519	179.074	175.563	190.697	221.010	256.716	264.497	262.439	265.970
Participaciones en fondos de inversión	AF.52	263.015	277.469	305.497	296.837	319.989	321.451	374.150	351.631
Seguros, pensiones y garantías estandarizadas	AF.6	365.037	368.167	381.371	379.779	407.840	412.754	413.106	362.105
Reservas técnicas de seguro no vida	AF.61	49.670	38.375	45.041	46.450	45.020	45.278	44.952	46.546
Derechos de seguros de vida y rentas periódicas	AF.62	152.103	165.874	167.071	170.946	188.112	192.827	181.433	145.034
Derechos por pensiones	AF.63	163.263	163.918	169.259	162.383	174.574	174.520	186.578	170.385
Derechos de prestaciones distintas de pensiones	AF.6P	-	-	-	-	134	129	143	139
Otros pasivos	AF.7/8	164.119	178.811	174.403	178.851	183.542	191.429	176.606	212.507
Derivados financieros	AF.7	112.638	129.670	116.947	116.213	121.613	123.883	113.204	136.905
Créditos comerciales y anticipos	AF.81	716	723	849	1.310	1.112	1.222	1.515	1.596
Otras cuentas ptes. de pago excl. créditos comerc.	AF.89	50.765	48.418	56.606	61.328	60.817	66.323	61.887	74.007

Pro memoria:

Total pasivos (tasa de variación interanual) (a) 10.5 6.3 -4.5

(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

2021-III	2021-IV	2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	Code	
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. OUTSTANDING FINANCIAL ASSETS
27.926	29.231	30.519	30.907	31.310	30.496	31.763	31.012	AF.1	Monetary gold and SDRs
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.2	Currency and deposits
7.597	8.133	7.416	7.537	7.706	7.802	7.590	7.535	AF.21	Currency
74.122	73.798	80.206	78.354	70.468	65.262	62.468	59.609	AF.22	Transferable deposits
1.330.556	1.368.047	1.361.728	1.399.405	1.380.620	1.089.318	1.045.014	1.008.984	AF.29	Other deposits
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.3	Debt securities
44.779	46.200	53.445	57.539	59.566	56.220	58.839	59.438	AF.31	Short-term
1.474.222	1.485.205	1.464.921	1.424.597	1.403.503	1.395.266	1.448.892	1.453.216	AF.32	Long-term
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.4	Loans
163.260	176.681	175.000	193.422	185.095	194.511	182.803	198.831	AF.41	Short-term
1.301.741	1.307.091	1.303.436	1.310.953	1.309.867	1.298.702	1.287.144	1.278.190	AF.42	Long-term
857.691	869.561	855.551	818.622	809.029	810.113	827.364	842.243	AF.5	Equity and investment fund shares
161.132	167.613	159.262	139.007	133.665	137.594	144.539	148.952	AF.511	Listed shares
385.782	381.252	386.862	386.161	389.324	392.244	399.809	410.294	AF.512	Unlisted shares
100.688	99.820	102.435	103.331	104.017	103.016	103.591	104.431	AF.519	Other equity
210.089	220.875	206.992	190.124	182.023	177.259	179.425	178.566	AF.52	Investment fund shares
28.970	29.836	29.533	30.871	31.093	31.558	33.241	34.383	AF.6	Insurance, pensions and standardised guarantees
24.747	25.413	25.065	26.294	26.372	26.810	28.509	29.659	AF.61	Non-life insurance technical reserves
-	-	-	-	-	-	-	-	AF.63	Pension entitlements
226	252	258	292	335	217	202	192	AF.6P	Entitlements to non-pension benefits
3.996	4.170	4.209	4.285	4.386	4.531	4.531	4.531	AF.66	Provisions for calls under standardised guarantees
182.650	180.816	192.456	216.106	251.755	216.292	211.314	218.143	AF.7/8	Other assets
105.004	104.026	105.838	124.480	149.376	129.560	124.688	130.055	AF.7	Financial derivatives
1.155	1.050	1.050	1.050	1.050	1.050	1.050	1.050	AF.81	Trade credits and advances
76.491	75.740	85.568	90.576	101.329	85.682	85.576	87.038	AF.89	Other accounts receivable excluding trade credits
5.493.514	5.574.599	5.554.209	5.568.314	5.540.013	5.195.541	5.196.434	5.191.584		TOTAL
30.581	39.268	4.907	-31.003	-41.891	-89.394	-77.994	-73.434	BF.90	II. NET FINANCIAL ASSETS (=I-III)(a)
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	III. OUTSTANDING LIABILITIES
14.566	14.790	14.904	15.291	15.702	14.979	14.807	14.655	AF.1	Monetary gold and SDRs
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.2	Currency and deposits
170.068	174.410	177.738	180.889	176.930	177.611	174.488	175.571	AF.21	Currency
1.396.864	1.418.928	1.448.224	1.483.008	1.508.229	1.466.591	1.438.629	1.425.934	AF.22	Transferable deposits
1.767.977	1.814.149	1.825.988	1.880.081	1.841.887	1.578.320	1.549.730	1.514.896	AF.29	Other deposits
451.239	451.932	423.593	413.020	411.325	419.989	430.871	446.880	AF.3	Debt securities
25.938	28.729	18.523	20.236	22.602	31.438	32.024	40.883	AF.31	Short-term
425.302	423.202	405.070	392.783	388.724	388.551	398.848	405.996	AF.32	Long-term
111.330	107.958	101.969	101.892	101.499	98.678	97.733	97.828	AF.4	Loans
12.725	15.221	11.456	13.778	13.180	12.400	11.614	10.926	AF.41	Short-term
98.606	92.737	90.513	88.114	88.319	86.278	86.119	86.902	AF.42	Long-term
964.790	963.452	968.060	937.977	927.783	954.155	984.591	993.782	AF.5	Equity and investment fund shares
166.167	155.926	160.994	146.439	139.397	158.668	170.216	174.934	AF.511	Listed shares
173.154	170.937	177.814	174.034	173.528	177.886	182.908	180.972	AF.512	Unlisted shares
262.363	262.439	264.404	269.136	271.992	265.970	263.376	260.025	AF.519	Other equity
363.106	374.150	364.849	348.367	342.868	351.631	368.091	377.851	AF.52	Investment fund shares
408.202	413.106	394.689	374.540	362.738	362.105	373.629	378.175	AF.6	Insurance, pensions and standardised guarantees
44.191	44.952	45.099	46.487	46.572	46.546	49.188	50.540	AF.61	Non-life insurance technical reserves
181.146	181.433	169.728	155.314	146.656	145.034	151.362	153.070	AF.62	Life insurance schemes and annuity entitlements
182.727	186.578	179.725	172.493	169.373	170.385	172.928	174.418	AF.63	Pension entitlements
139	143	136	246	137	139	151	148	AF.6P	Entitlements to non-pension benefits
177.896	176.606	194.137	212.619	235.810	212.507	209.952	217.298	AF.7/8	Other liabilities
110.637	113.204	117.463	133.797	158.648	136.905	133.352	138.027	AF.7	Financial derivatives
1.384	1.515	1.591	1.611	1.601	1.596	1.560	1.567	AF.81	Trade credits and advances
65.875	61.887	75.083	77.211	75.561	74.007	75.040	77.704	AF.89	Other accounts payable excluding trade credits
7.5	6.3	4.3	3.1	2.2	-4.5	-5.0	-6.0		Memorandum item: Total liabilities (Annual percentage change) (a)

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