

CUENTAS FINANCIERAS - SEC 2010
Detalle por instrumentos de las cuentas no consolidadas
2.7.b Instituciones financieras. Cuenta de operaciones financieras

millones de euros

	Código	2015	2016	2017	2018	2019	2020	2021	2022
I. ADQUISICIONES NETAS DE ACTIVOS FINANCIEROS	F	-9.021	81.355	202.146	79.326	8.022	581.486	336.905	-138.401
Oro monetario y D.E.G.	F.1	56	40	92	-125	-22	-275	11.295	281
Efectivo y depósitos	F.2	-10.726	-17.355	82.667	662	-20.883	304.886	162.811	-289.983
Efectivo	F.21	353	-498	602	583	661	-723	-460	-331
Depósitos transferibles	F.22	-2.396	3.328	325	-4.696	4.120	10.477	287	-12.229
Otros depósitos	F.29	-8.683	-20.185	81.740	4.775	-25.664	295.133	162.983	-277.423
Valores representativos de deuda	F.3	13.958	85.110	41.999	27.426	-13.213	179.235	74.439	128.395
Valores a corto plazo	F.31	-4.604	-13.016	-1.177	15.352	-6.385	8.457	-4.046	10.450
Valores a largo plazo	F.32	18.562	98.125	43.176	12.074	-6.828	170.778	78.484	117.946
Préstamos	F.4	-39.650	-21.613	-21.746	-12.166	14.609	62.494	31.178	14.735
Préstamos a corto plazo	F.41	-4.312	-23.872	8.071	-748	2.743	-24.559	6.824	16.358
Préstamos a largo plazo	F.42	-35.338	2.259	-29.817	-11.417	11.867	87.053	24.354	-1.623
Participaciones en el capital y en fondos de inversión	F.5	38.537	17.928	89.249	58.283	25.705	38.428	45.613	-15.522
Acciones cotizadas	F.511	7.372	-1.939	13.587	3.336	5.442	8.254	12.059	-9.924
Acciones no cotizadas	F.512	12.621	13.338	32.510	39.363	8.158	16.939	-4.462	9.699
Otras participaciones en el capital	F.519	-8.182	-1.456	14.351	10.733	3.246	283	4.792	3.925
Participaciones en fondos de inversión	F.52	26.726	7.984	28.802	4.850	8.860	12.953	33.224	-19.222
Seguros, pensiones y garantías estandarizadas	F.6	-1.582	475	4.502	879	1.763	3.417	2.653	2.622
Reservas técnicas de seguro no vida	F.61	-1.584	465	4.508	880	1.759	3.415	-1.556	2.296
Derechos por pensiones	F.63	-	-	-	-	-	-	-	-
Derechos de prestaciones distintas de pensiones	F.6P	1	10	-6	-2	4	2	39	-35
Provisiones para ejecución garantías estandarizadas	F.66	-	-	-	-	-	-	4.170	361
Otros activos	F.7/8	-9.615	16.771	5.383	4.366	62	-6.700	8.916	21.071
Derivados financieros	F.7	566	8.778	4.916	1.225	-5.273	-7.011	-1.475	10.949
Créditos comerciales y anticipos	F.81	619	213	-9	80	96	922	-417	-
Otras cuentas ptes. de cobro excl. créditos comerc.	F.89	-10.800	7.780	477	3.061	5.240	-611	10.808	10.123
TOTAL		-9.021	81.355	202.146	79.326	8.022	581.486	336.905	-138.401
II. OPERACIONES FINANCIERAS NETAS (=I-III)	B.9	19.607	20.946	26.188	35.119	29.914	28.871	37.753	40.356
III. PASIVOS NETOS CONTRAÍDOS	F	-28.628	60.409	175.958	44.207	-21.892	552.615	299.152	-178.757
Oro monetario y D.E.G.	F.1	-	1	3	2	-2	-4	11.061	69
Efectivo y depósitos	F.2	16.154	74.723	154.783	24.264	-30.052	503.163	261.340	-187.941
Efectivo	F.21	7.247	5.135	5.357	7.227	372	14.995	12.078	3.201
Depósitos transferibles	F.22	103.559	119.691	115.028	80.285	82.589	161.551	141.013	43.969
Otros depósitos	F.29	-94.651	-50.102	34.398	-63.248	-113.013	326.617	108.248	-235.111
Valores representativos de deuda	F.3	-58.787	-31.395	-30.802	-17.567	7.059	15.536	426	-4.971
Valores a corto plazo	F.31	219	4.994	-5.410	609	-4.353	658	8.770	1.115
Valores a largo plazo	F.32	-59.006	-36.389	-25.393	-18.176	11.412	14.878	-8.344	-6.085
Préstamos	F.4	-15.515	-15.508	-2.746	4.574	-10.412	12.975	-9.989	-8.338
Préstamos a corto plazo	F.41	-5.314	-21.018	-422	-8.592	-3.448	8.204	-5.293	-3.159
Préstamos a largo plazo	F.42	-10.201	5.510	-2.324	13.166	-6.964	4.772	-4.697	-5.180
Participaciones en el capital y en fondos de inversión	F.5	31.845	21.779	54.743	33.778	8.998	12.260	31.984	4.407
Acciones cotizadas	F.511	14.928	5.920	13.001	4.301	1.376	-1.854	3.164	-3.267
Acciones no cotizadas	F.512	-623	1.501	5.147	7.482	-526	4.042	-3.328	-1.848
Otras participaciones en el capital	F.519	-2.923	3.615	19.134	14.801	9.384	7.141	2.248	-1.123
Participaciones en fondos de inversión	F.52	20.462	10.743	17.462	7.195	-1.236	2.931	29.899	10.644
Seguros, pensiones y garantías estandarizadas	F.6	3.753	6.960	11.097	-2.981	10.800	-2.488	-1.491	-928
Reservas técnicas de seguro no vida	F.61	-1.436	4.674	5.756	2.304	4.467	2.026	-1.247	3.526
Derechos de seguros de vida y rentas periódicas	F.62	2.677	3.280	2.253	-2.092	2.797	-2.845	-5.195	-5.683
Derechos por pensiones	F.63	2.512	-993	3.088	-3.193	3.403	-1.665	4.936	1.232
Derechos de prestaciones distintas de pensiones	F.6P	-	-	-	-	134	-5	15	-4
Otros pasivos	F.7/8	-6.079	3.848	-11.119	2.138	-8.284	11.172	5.821	18.945
Derivados financieros	F.7	671	5.562	2.513	754	768	2.595	1.846	18.153
Créditos comerciales y anticipos	F.81	-85	13	128	462	-209	120	293	80
Otras cuentas ptes. de pago excl. créditos comerc.	F.89	-6.665	-1.727	-13.759	922	-8.843	8.457	3.682	711

FINANCIAL ACCOUNTS - ESA 2010
Breakdown by instrument of the unconsolidated accounts
2.7.b Financial institutions. Financial transactions account

EUR millions

2021-III	2021-IV	2022-I	2022-II	2022-III	2022-IV	2023-I	2023-II	Code	
31.654	82.275	48.992	97.320	2.037	-286.750	-17.679	-19.947	F	I. NET ACQUISITION OF FINANCIAL ASSETS
11.257	5	6	17	325	-67	417	32	F.1	Monetary gold and SDRs
18.207	34.091	-1.831	30.813	-29.457	-289.508	-47.485	-38.975	F.2	Currency and deposits
278	537	-717	122	169	96	-212	-55	F.21	Currency
-10.291	-325	2.715	-1.852	-7.886	-5.206	-2.794	-2.860	F.22	Transferable deposits
28.220	33.879	-3.828	32.543	-21.740	-284.398	-44.479	-36.061	F.29	Other deposits
-1.251	23.100	50.575	38.391	29.057	10.373	42.368	6.170	F.3	Debt securities
-1.621	1.569	7.361	3.791	1.828	-2.530	2.541	341	F.31	Short-term
370	21.531	43.214	34.599	27.229	12.903	39.826	5.829	F.32	Long-term
-10.829	19.462	-4.682	25.035	-12.722	7.103	-20.330	8.579	F.4	Loans
-11.839	12.753	-2.227	16.440	-10.238	12.383	-11.158	15.918	F.41	Short-term
1.010	6.709	-2.455	8.595	-2.484	-5.280	-9.172	-7.339	F.42	Long-term
11.960	9.715	-4.510	-2.557	-2.726	-5.730	4.381	3.438	F.5	Equity and investment fund shares
3.633	1.646	-5.367	-3.478	707	-1.786	3.100	-231	F.511	Listed shares
3.326	-1.944	3.768	3.449	1.646	835	2.437	7.146	F.512	Unlisted shares
670	3.234	1.523	567	-24	1.859	1.180	676	F.519	Other equity
4.330	6.778	-4.434	-3.095	-5.054	-6.638	-2.335	-4.153	F.52	Investment fund shares
-14	470	62	1.963	432	165	1.249	935	F.6	Insurance, pensions and standardised guarantees
-50	270	17	1.853	288	138	1.264	944	F.61	Non-life insurance technical reserves
-	-	-	-	-	-	-	-	F.63	Pension entitlements
14	26	6	34	43	-118	-15	-9	F.6P	Entitlements to non-pension benefits
22	174	39	76	101	145	-	-	F.66	Provisions for calls under standardised guarantees
2.325	-4.568	9.372	3.658	17.128	-9.087	1.721	-125	F.7/8	Other assets
731	-3.709	-455	-1.484	6.372	6.516	1.786	-1.593	F.7	Financial derivatives
-105	-105	-	-	-	-	-	-	F.81	Trade credits and advances
1.699	-754	9.827	5.142	10.756	-15.603	-64	1.468	F.89	Other accounts receivable excluding trade credits
31.654	82.275	48.992	97.320	2.037	-286.750	-17.679	-19.947		TOTAL
7.104	14.908	7.937	9.660	10.956	11.803	6.355	6.405	B.9	II. NET FINANCIAL TRANSACTIONS (=I-III)
24.550	67.367	41.055	87.660	-8.919	-298.553	-24.034	-26.352	F	III. NET INCURRENCE OF LIABILITIES
11.061	-	4	12	26	28	14	13	F.1	Monetary gold and SDRs
19.536	70.546	42.997	85.640	-21.433	-295.145	-57.725	-46.773	F.2	Currency and deposits
2.593	4.342	3.328	3.151	-3.960	681	-3.123	1.083	F.21	Currency
23.565	22.064	25.602	34.784	25.221	-41.638	-27.963	-12.695	F.22	Transferable deposits
-6.622	44.139	14.066	47.705	-42.694	-254.188	-26.639	-35.161	F.29	Other deposits
-1.005	2.398	-16.661	588	4.425	6.678	7.575	12.705	F.3	Debt securities
1.614	2.408	-10.733	1.237	1.762	8.850	820	8.681	F.31	Short-term
-2.618	-10	-5.928	-649	2.663	-2.172	6.756	4.025	F.32	Long-term
-7.496	176	-4.966	-176	-774	-2.422	-227	157	F.4	Loans
-6.508	2.492	-3.776	2.317	-667	-1.032	-664	-698	F.41	Short-term
-988	-2.316	-1.190	-2.493	-107	-1.390	437	855	F.42	Long-term
9.151	3.888	3.563	2.146	-940	-362	5.475	5.525	F.5	Equity and investment fund shares
1.205	-101	194	-1.646	-389	-1.426	-3.293	616	F.511	Listed shares
-39	-678	775	270	640	-3.533	1.470	853	F.512	Unlisted shares
545	603	644	932	-2.065	-634	456	321	F.519	Other equity
7.440	4.064	1.949	2.590	874	5.231	6.843	3.735	F.52	Investment fund shares
-2.181	2.117	-1.509	364	-549	766	4.001	2.470	F.6	Insurance, pensions and standardised guarantees
625	408	767	2.273	570	-84	2.474	1.417	F.61	Non-life insurance technical reserves
-2.765	77	-665	-2.675	-1.370	-973	566	-220	F.62	Life insurance schemes and annuity entitlements
-44	1.628	-1.605	656	360	1.821	949	1.276	F.63	Pension entitlements
2	4	-7	110	-109	2	12	-3	F.6P	Entitlements to non-pension benefits
-4.515	-11.758	17.629	-914	10.326	-8.096	16.853	-449	F.7/8	Other liabilities
358	727	-71	315	7.195	10.715	5.038	190	F.7	Financial derivatives
69	131	76	20	-10	-5	-36	7	F.81	Trade credits and advances
-4.943	-12.616	17.624	-1.249	3.142	-18.806	11.851	-646	F.89	Other accounts payable excluding trade credits