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

millones de euros

	Código	2018	2019	2020	2021	2022	2023	2024	2025
I. ACTIVOS FINANCIEROS									
Balance financiero, al inicio del periodo	*AF*	4.697.377	4.641.447	4.781.256	5.321.179	5.637.029	5.327.627	5.400.098	5.556.247
Operaciones financieras	*F*	73.444	7.723	575.206	350.422	-153.872	9.242	74.848	208.952
Revalorizaciones	*K.7*	-70.847	141.456	-44.594	-15.106	-149.544	70.369	89.259	24.285
Otras variaciones en el volumen	*K.5/6*	-58.527	-9.370	9.311	-19.466	-5.985	-7.140	-7.959	-11.708
Balance financiero, al final del periodo	*AF*	4.641.447	4.781.256	5.321.179	5.637.029	5.327.627	5.400.098	5.556.247	5.777.775
Oro monetario y DEG									
Balance financiero, al inicio del periodo	*AF*	13.193	13.499	15.640	16.959	29.231	30.496	31.944	38.313
Operaciones financieras	*F*	-125	-22	-275	11.295	281	464	44	-1.978
Revalorizaciones	*K.7*	431	2.163	1.593	978	984	983	6.325	9.408
Otras variaciones en el volumen	*K.5/6*	-	-	-	-	-	-	-	-
Balance financiero, al final del periodo	*AF*	13.499	15.640	16.959	29.231	30.496	31.944	38.313	45.743
Efectivo y depósitos									
Balance financiero, al inicio del periodo	*AF*	1.005.501	993.249	975.720	1.273.980	1.448.730	1.175.327	1.151.241	1.170.057
Operaciones financieras	*F*	-1.142	-19.114	303.189	160.559	-280.205	-21.264	11.911	53.930
Revalorizaciones	*K.7*	1.946	1.538	-4.948	9.340	969	-2.831	6.890	-14.095
Otras variaciones en el volumen	*K.5/6*	-13.056	47	18	4.852	5.833	9	15	-5.469
Balance financiero, al final del periodo	*AF*	993.249	975.720	1.273.980	1.448.730	1.175.327	1.151.241	1.170.057	1.204.424
Valores representativos de deuda									
Balance financiero, al inicio del periodo	*AF*	1.244.581	1.259.368	1.295.364	1.490.933	1.534.503	1.454.647	1.549.669	1.591.454
Operaciones financieras	*F*	27.358	-13.450	178.665	74.285	123.001	44.975	21.493	34.358
Revalorizaciones	*K.7*	-14.009	59.973	17.327	-30.323	-203.001	50.047	20.522	-3.845
Otras variaciones en el volumen	*K.5/6*	1.438	-10.526	-424	-391	144	-	-231	-
Balance financiero, al final del periodo	*AF*	1.259.368	1.295.364	1.490.933	1.534.503	1.454.647	1.549.669	1.591.454	1.621.967
Préstamos									
Balance financiero, al inicio del periodo	*AF*	1.430.146	1.399.218	1.402.238	1.461.250	1.493.049	1.511.880	1.477.492	1.493.964
Operaciones financieras	*F*	-26.733	11.159	58.276	37.180	28.978	-25.148	17.573	84.470
Revalorizaciones	*K.7*	1.798	1.043	-4.384	4.104	2.946	-2.382	4.634	-9.661
Otras variaciones en el volumen	*K.5/6*	-5.993	-9.181	5.119	-9.485	-13.093	-6.858	-5.735	-6.309
Balance financiero, al final del periodo	*AF*	1.399.218	1.402.238	1.461.250	1.493.049	1.511.880	1.477.492	1.493.964	1.562.465
Participaciones en el capital y fondos de inversión									
Balance financiero, al inicio del periodo	*AF*	814.108	785.640	884.653	860.947	915.720	901.376	954.919	1.024.871
Operaciones financieras	*F*	67.950	28.598	38.567	51.202	-6.439	32.947	27.492	40.390
Revalorizaciones	*K.7*	-55.717	63.026	-55.586	19.612	-8.705	21.000	44.390	54.012
Otras variaciones en el volumen	*K.5/6*	-40.701	7.389	-6.688	-16.041	800	-404	-1.929	-5.972
Balance financiero, al final del periodo	*AF*	785.640	884.653	860.947	915.720	901.376	954.919	1.024.871	1.113.302
Seguros, pensiones y garantías estandarizadas									
Balance financiero, al inicio del periodo	*AF*	18.645	19.467	22.552	25.889	31.533	33.271	35.904	36.901
Operaciones financieras	*F*	879	1.763	3.417	4.350	2.638	1.543	-33	523
Revalorizaciones	*K.7*	-57	216	-81	1.094	-900	1.091	1.030	950
Otras variaciones en el volumen	*K.5/6*	-	1.106	-	200	-	-	-	-
Balance financiero, al final del periodo	*AF*	19.467	22.552	25.889	31.533	33.271	35.904	36.901	38.375
Otros activos									
Balance financiero, al inicio del periodo	*AF*	171.203	171.007	185.087	191.222	184.263	220.631	198.930	200.686
Operaciones financieras	*F*	5.256	-1.211	-6.635	11.550	-22.126	-24.274	-3.633	-2.742
Revalorizaciones	*K.7*	-5.238	13.496	1.484	-19.910	58.164	2.461	5.468	-12.486
Otras variaciones en el volumen	*K.5/6*	-215	1.795	11.287	1.400	330	113	-79	6.041
Balance financiero, al final del periodo	*AF*	171.007	185.087	191.222	184.263	220.631	198.930	200.686	191.500

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

2024-III	2024-IV	2025-I	2025-II	2025-III	2025-IV	2026-I	2026-II	Code	
									I. FINANCIAL ASSETS
5.438.423	5.524.125	5.556.247	5.598.580	5.669.550	5.719.127	5.777.775	5.851.675	*AF*	*Financial balance sheet at the beginning of period*
50.811	5.670	62.243	68.447	31.116	47.145	66.582	91.434	*F*	*Financial transactions*
36.454	28.057	-24.610	4.194	19.941	24.759	8.798	56.530	*K.7*	*Revaluations*
-1.562	-1.606	4.700	-1.671	-1.481	-13.256	-1.479	-1.229	*K.5/6*	*Other changes in volume*
5.524.125	5.556.247	5.598.580	5.669.550	5.719.127	5.777.775	5.851.675	5.998.410	*AF*	*Financial balance sheet at the end of period*
									Monetary gold and SDRs
34.984	36.427	38.313	41.426	39.976	42.039	45.743	48.552	*AF*	*Financial balance sheet at the beginning of period*
17	-27	39	24	-1.956	-85	-300	211	*F*	*Financial transactions*
1.426	1.914	3.074	-1.474	4.018	3.790	3.109	-4.061	*K.7*	*Revaluations*
-	-	-	-	-	-	-	-	*K.5/6*	*Other changes in volume*
36.427	38.313	41.426	39.976	42.039	45.743	48.552	44.702	*AF*	*Financial balance sheet at the end of period*
									Currency and deposits
1.107.579	1.157.118	1.170.057	1.175.398	1.187.042	1.201.719	1.204.424	1.202.238	*AF*	*Financial balance sheet at the beginning of period*
53.380	5.220	9.504	20.661	15.235	8.530	-5.578	29.965	*F*	*Financial transactions*
-3.827	7.719	-4.165	-9.017	-556	-356	3.392	1.726	*K.7*	*Revaluations*
-14	1	2	-	-2	-5.469	-	-13	*K.5/6*	*Other changes in volume*
1.157.118	1.170.057	1.175.398	1.187.042	1.201.719	1.204.424	1.202.238	1.233.916	*AF*	*Financial balance sheet at the end of period*
									Debt securities
1.562.886	1.592.945	1.591.454	1.606.763	1.613.737	1.615.562	1.621.967	1.649.704	*AF*	*Financial balance sheet at the beginning of period*
-3.562	-3.062	26.487	-1.407	3.745	5.533	38.599	-2.174	*F*	*Financial transactions*
33.620	1.571	-11.177	8.381	-1.920	872	-10.861	14.527	*K.7*	*Revaluations*
-	-	-	-	-	-	-	-	*K.5/6*	*Other changes in volume*
1.592.945	1.591.454	1.606.763	1.613.737	1.615.562	1.621.967	1.649.704	1.662.057	*AF*	*Financial balance sheet at the end of period*
									Loans
1.500.508	1.492.083	1.493.964	1.509.214	1.541.096	1.540.912	1.562.465	1.585.143	*AF*	*Financial balance sheet at the beginning of period*
-3.906	-1.958	19.677	39.680	1.630	23.484	24.059	34.234	*F*	*Financial transactions*
-2.964	5.453	-3.081	-6.100	-344	-136	1.816	859	*K.7*	*Revaluations*
-1.556	-1.613	-1.346	-1.698	-1.470	-1.795	-3.197	-11.640	*K.5/6*	*Other changes in volume*
1.492.083	1.493.964	1.509.214	1.541.096	1.540.912	1.562.465	1.585.143	1.608.595	*AF*	*Financial balance sheet at the end of period*
									Equity and investment fund shares
1.002.106	1.016.796	1.024.871	1.037.751	1.043.024	1.083.207	1.113.302	1.117.544	*AF*	*Financial balance sheet at the beginning of period*
6.907	7.742	4.830	4.361	20.505	10.694	4.260	6.408	*F*	*Financial transactions*
7.784	334	8.069	882	19.680	25.381	-26	46.654	*K.7*	*Revaluations*
-1	-1	-19	31	-3	-5.981	9	-12	*K.5/6*	*Other changes in volume*
1.016.796	1.024.871	1.037.751	1.043.024	1.083.207	1.113.302	1.117.544	1.170.594	*AF*	*Financial balance sheet at the end of period*
									Insurance, pensions and standardised guarantees
36.748	36.806	36.901	37.142	37.373	38.233	38.375	38.750	*AF*	*Financial balance sheet at the beginning of period*
-141	-37	230	21	488	-216	558	1.777	*F*	*Financial transactions*
198	132	10	211	372	358	-182	253	*K.7*	*Revaluations*
-	-	-	-	-	-	-	-	*K.5/6*	*Other changes in volume*
36.806	36.901	37.142	37.373	38.233	38.375	38.750	40.780	*AF*	*Financial balance sheet at the end of period*
									Other assets
193.611	191.951	200.686	190.886	207.302	197.456	191.500	209.743	*AF*	*Financial balance sheet at the beginning of period*
-1.886	-2.208	1.476	5.107	-8.532	-794	4.984	21.013	*F*	*Financial transactions*
217	10.935	-17.339	11.312	-1.309	-5.150	11.552	-3.427	*K.7*	*Revaluations*
8	8	6.063	-4	-6	-13	1.708	10.437	*K.5/6*	*Other changes in volume*
191.951	200.686	190.886	207.302	197.456	191.500	209.743	237.766	*AF*	*Financial balance sheet at the end of period*

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

millones de euros

	Código	2018	2019	2020	2021	2022	2023	2024	2025
II. ACTIVOS FINANCIEROS NETOS (=I-III)									
Balance financiero, al inicio del periodo	*BF.90*	-53.785	-43.087	21.519	31.441	34.038	60.362	53.871	38.312
Operaciones financieras	*B.9*	28.914	30.334	28.181	37.049	35.668	49.114	35.258	42.682
Revalorizaciones	*K.7*	11.905	45.071	1.078	-39.332	4.444	-39.718	-37.690	-249.213
Otras variaciones en el volumen	*K.5/6*	-30.120	-10.800	-19.336	4.880	-13.788	-15.887	-13.127	-14.151
Balance financiero, al final del periodo	*BF.90*	-43.087	21.519	31.441	34.038	60.362	53.871	38.312	-182.371
III. PASIVOS									
Balance financiero, al inicio del periodo	*AF*	4.751.162	4.684.534	4.759.737	5.289.738	5.602.991	5.267.265	5.346.227	5.517.935
Operaciones financieras	*F*	44.531	-22.612	547.025	313.372	-189.540	-39.872	39.591	166.269
Revalorizaciones	*K.7*	-82.752	96.385	-45.673	24.227	-153.988	110.087	126.949	273.498
Otras variaciones en el volumen	*K.5/6*	-28.406	1.430	28.648	-24.346	7.803	8.747	5.168	2.443
Balance financiero, al final del periodo	*AF*	4.684.534	4.759.737	5.289.738	5.602.991	5.267.265	5.346.227	5.517.935	5.960.146
Oro monetario y DEG									
Balance financiero, al inicio del periodo	*AF*	3.358	3.437	3.489	3.333	14.790	14.979	14.548	15.011
Operaciones financieras	*F*	2	-2	-4	11.061	69	35	-22	-18
Revalorizaciones	*K.7*	77	54	-152	396	120	-466	485	-1.045
Otras variaciones en el volumen	*K.5/6*	-	-	-	-	-	-	-	-
Balance financiero, al final del periodo	*AF*	3.437	3.489	3.333	14.790	14.979	14.548	15.011	13.949
Efectivo y depósitos									
Balance financiero, al inicio del periodo	*AF*	2.658.777	2.669.187	2.641.192	3.135.003	3.405.097	3.234.921	3.134.125	3.161.519
Operaciones financieras	*F*	22.277	-29.849	501.438	258.397	-181.466	-96.901	19.197	145.108
Revalorizaciones	*K.7*	2.984	1.855	-7.627	6.824	4.830	-3.895	8.168	-15.964
Otras variaciones en el volumen	*K.5/6*	-14.852	-	-	4.872	6.460	-	28	-5.471
Balance financiero, al final del periodo	*AF*	2.669.187	2.641.192	3.135.003	3.405.097	3.234.921	3.134.125	3.161.519	3.285.192
Valores representativos de deuda									
Balance financiero, al inicio del periodo	*AF*	463.271	424.708	437.585	447.519	448.878	421.540	464.569	467.768
Operaciones financieras	*F*	-17.408	6.223	15.362	45	-716	32.163	-5.807	-25.000
Revalorizaciones	*K.7*	-19.995	6.246	-1.167	888	-26.621	10.468	9.006	-5.153
Otras variaciones en el volumen	*K.5/6*	-1.161	408	-4.262	425	-	398	-	1.171
Balance financiero, al final del periodo	*AF*	424.708	437.585	447.519	448.878	421.540	464.569	467.768	438.785
Préstamos									
Balance financiero, al inicio del periodo	*AF*	111.567	120.255	110.211	133.722	124.852	132.390	137.980	137.887
Operaciones financieras	*F*	2.009	-11.093	10.846	-5.597	3.472	5.803	-594	-840
Revalorizaciones	*K.7*	64	-10	-514	348	167	-78	93	-348
Otras variaciones en el volumen	*K.5/6*	6.616	1.058	13.179	-3.621	3.899	-135	407	-557
Balance financiero, al final del periodo	*AF*	120.255	110.211	133.722	124.852	132.390	137.980	137.887	136.141
Participaciones en el capital y fondos de inversión									
Balance financiero, al inicio del periodo	*AF*	959.953	911.103	979.630	966.393	1.019.016	903.985	1.024.332	1.143.894
Operaciones financieras	*F*	38.671	14.317	15.405	54.519	21.270	36.767	35.829	47.093
Revalorizaciones	*K.7*	-65.836	58.018	-35.441	27.391	-132.336	85.461	85.038	297.812
Otras variaciones en el volumen	*K.5/6*	-21.685	-3.807	6.799	-29.287	-3.966	-1.881	-1.304	-700
Balance financiero, al final del periodo	*AF*	911.103	979.630	966.393	1.019.016	903.985	1.024.332	1.143.894	1.488.100
Seguros, pensiones y garantías estandarizadas									
Balance financiero, al inicio del periodo	*AF*	381.371	379.779	407.840	412.754	413.106	362.102	389.870	411.570
Operaciones financieras	*F*	-2.981	9.763	-2.488	-1.491	-931	7.020	4.056	11.628
Revalorizaciones	*K.7*	1.389	23.891	7.402	1.844	-50.073	20.748	17.643	7.486
Otras variaciones en el volumen	*K.5/6*	-	-5.593	-	-	-	-	-	-
Balance financiero, al final del periodo	*AF*	379.779	407.840	412.754	413.106	362.102	389.870	411.570	430.684
Otros pasivos									
Balance financiero, al inicio del periodo	*AF*	172.864	176.065	179.790	191.014	177.251	197.348	180.803	180.287
Operaciones financieras	*F*	1.961	-11.971	6.467	-3.562	-31.238	-24.759	-13.069	-11.701
Revalorizaciones y otras variaciones	*K.5/6/7*	1.240	15.695	4.758	-10.201	51.335	8.214	12.552	-1.289
Balance financiero, al final del periodo	*AF*	176.065	179.790	191.014	177.251	197.348	180.803	180.287	167.296

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

2024-III	2024-IV	2025-I	2025-II	2025-III	2025-IV	2026-I	2026-II	Code	
									II. NET FINANCIAL ASSETS (=I-III)
41.276	40.415	38.312	-8.697	-34.518	-115.554	-182.371	-136.484	*BF.90*	*Financial balance sheet at the beginning of period*
10.261	296	24.105	8.589	12.693	-2.705	17.618	11.608	*B.9*	*Financial transactions*
-10.467	2.422	-76.980	-34.025	-86.919	-51.289	33.144	-85.975	*K.7*	*Revaluations*
-655	-4.822	5.867	-386	-6.810	-12.822	-4.875	-6.761	*K.5/6*	*Other changes in volume*
40.415	38.312	-8.697	-34.518	-115.554	-182.371	-136.484	-217.612	*BF.90*	*Financial balance sheet at the end of period*
									III. LIABILITIES
5.397.147	5.483.709	5.517.935	5.607.277	5.704.068	5.834.681	5.960.146	5.988.159	*AF*	*Financial balance sheet at the beginning of period*
40.549	5.374	38.138	59.858	18.423	49.850	48.964	79.826	*F*	*Financial transactions*
46.920	25.635	52.371	38.219	106.860	76.048	-24.346	142.505	*K.7*	*Revaluations*
-907	3.216	-1.167	-1.286	5.330	-434	3.396	5.532	*K.5/6*	*Other changes in volume*
5.483.709	5.517.935	5.607.277	5.704.068	5.834.681	5.960.146	5.988.159	6.216.022	*AF*	*Financial balance sheet at the end of period*
									Monetary gold and SDRs
14.700	14.498	15.011	14.700	14.026	13.971	13.949	14.140	*AF*	*Financial balance sheet at the beginning of period*
-7	-11	-9	-3	-3	-4	-2	4	*F*	*Financial transactions*
-195	525	-303	-671	-52	-19	194	94	*K.7*	*Revaluations*
-	-	-	-	-	-	-	-	*K.5/6*	*Other changes in volume*
14.498	15.011	14.700	14.026	13.971	13.949	14.140	14.238	*AF*	*Financial balance sheet at the end of period*
									Currency and deposits
3.118.884	3.138.342	3.161.519	3.186.930	3.230.021	3.245.524	3.285.192	3.323.233	*AF*	*Financial balance sheet at the beginning of period*
24.445	14.142	30.419	53.111	16.110	45.467	34.602	55.985	*F*	*Financial transactions*
-4.987	9.035	-5.008	-10.020	-608	-328	3.439	1.793	*K.7*	*Revaluations*
-	-	-	-	-	-5.471	-	-	*K.5/6*	*Other changes in volume*
3.138.342	3.161.519	3.186.930	3.230.021	3.245.524	3.285.192	3.323.233	3.381.011	*AF*	*Financial balance sheet at the end of period*
									Debt securities
459.390	468.518	467.768	448.311	440.297	441.119	438.785	436.167	*AF*	*Financial balance sheet at the beginning of period*
4.281	-3.438	-16.913	-4.753	-526	-2.808	-1.101	19.262	*F*	*Financial transactions*
4.846	2.688	-2.544	-3.260	1.348	-697	-1.516	3.319	*K.7*	*Revaluations*
-	-	-	-	-	1.171	-	-	*K.5/6*	*Other changes in volume*
468.518	467.768	448.311	440.297	441.119	438.785	436.167	458.748	*AF*	*Financial balance sheet at the end of period*
									Loans
141.069	140.229	137.887	137.774	137.841	138.190	136.141	135.835	*AF*	*Financial balance sheet at the beginning of period*
-815	-2.637	168	365	253	-1.626	424	-1.504	*F*	*Financial transactions*
-158	218	-145	-303	-1	101	199	95	*K.7*	*Revaluations*
132	77	-136	6	97	-524	-929	-18	*K.5/6*	*Other changes in volume*
140.229	137.887	137.774	137.841	138.190	136.141	135.835	134.408	*AF*	*Financial balance sheet at the end of period*
									Equity and investment fund shares
1.088.593	1.137.508	1.143.894	1.243.804	1.288.284	1.402.148	1.488.100	1.467.433	*AF*	*Financial balance sheet at the beginning of period*
10.699	7.538	18.433	5.604	12.994	10.062	11.585	4.871	*F*	*Financial transactions*
40.265	-1.280	81.511	39.568	100.837	75.896	-32.218	120.835	*K.7*	*Revaluations*
-2.050	129	-34	-692	32	-7	-33	48	*K.5/6*	*Other changes in volume*
1.137.508	1.143.894	1.243.804	1.288.284	1.402.148	1.488.100	1.467.433	1.593.187	*AF*	*Financial balance sheet at the end of period*
									Insurance, pensions and standardised guarantees
398.839	408.024	411.570	408.263	416.422	423.622	430.684	429.223	*AF*	*Financial balance sheet at the beginning of period*
888	403	1.345	4.586	2.403	3.294	1.648	6.783	*F*	*Financial transactions*
8.297	3.143	-4.652	3.573	4.798	3.767	-3.109	15.120	*K.7*	*Revaluations*
-	-	-	-	-	-	-	-	*K.5/6*	*Other changes in volume*
408.024	411.570	408.263	416.422	423.622	430.684	429.223	451.127	*AF*	*Financial balance sheet at the end of period*
									Other liabilities
175.671	176.592	180.287	167.494	177.176	170.107	167.296	182.128	*AF*	*Financial balance sheet at the beginning of period*
1.057	-10.622	4.694	949	-12.808	-4.536	1.809	-5.576	*F*	*Financial transactions*
-137	14.317	-17.486	8.733	5.739	1.725	13.024	6.751	*K.5/6/7*	*Revaluations and other changes*
176.592	180.287	167.494	177.176	170.107	167.296	182.128	183.303	*AF*	*Financial balance sheet at the end of period*