

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

12/1/12

millones de euros

	Código	2003	2004	2005	2006	2007	2008	2009	2010
I. ACTIVOS FINANCIEROS	AF	2.184.372	2.528.718	3.131.007	3.688.640	4.351.126	4.668.019	4.805.816	4.753.954
Oro monetario y D.E.G.	AF.1	5.886	5.655	6.681	6.722	5.395	5.787	10.160	12.950
Oro	AF.11	5.559	5.411	6.400	6.467	5.145	5.627	6.938	9.555
Derechos Especiales de Giro	AF.12	328	244	281	254	251	160	3.221	3.394
Efectivo y depósitos	AF.2	439.473	509.290	697.443	862.571	1.109.166	1.275.160	1.233.511	1.189.747
Efectivo	AF.21	7.239	7.579	7.665	8.353	8.586	9.030	8.533	7.893
Depósitos transferibles	AF.22	17.976	18.334	24.607	29.949	39.745	47.282	52.681	58.912
Otros depósitos	AF.29	414.258	483.376	665.171	824.269	1.060.835	1.218.848	1.172.297	1.122.942
Valores distintos de acciones	AF.3	516.692	565.870	678.519	649.384	768.957	908.121	1.051.962	1.010.455
Valores a corto plazo	AF.331	45.850	59.966	68.104	71.637	87.426	78.640	72.252	58.009
Valores a largo plazo	AF.332	465.072	498.070	600.459	559.290	659.813	795.654	949.211	915.644
Derivados financieros	AF.34	5.770	7.834	9.956	18.456	21.719	33.827	30.499	36.803
Préstamos	AF.4	926.255	1.093.161	1.331.759	1.664.463	1.923.504	2.045.852	2.039.806	2.072.890
Préstamos a corto plazo	AF.41	158.722	185.275	234.271	283.479	308.729	316.805	267.619	249.171
Préstamos a largo plazo	AF.42	767.533	907.886	1.097.489	1.380.985	1.614.775	1.729.047	1.772.187	1.823.719
Acciones y otras participaciones	AF.5	241.002	297.097	359.165	434.539	467.301	349.132	394.145	379.492
Acciones cotizadas	AF.511	95.954	117.811	159.509	208.779	200.993	96.731	104.877	106.970
Acciones no cotizadas	AF.512	112.994	135.522	153.720	176.014	209.837	211.441	248.449	234.451
Otras participaciones (exc. fondos)	AF.513	2.586	3.028	3.413	3.980	12.246	12.291	15.561	16.671
Participaciones emitidas por fondos de inversión	AF.521	29.468	36.298	37.628	40.420	38.145	25.014	21.744	17.909
Acciones emitidas por sociedades de inversión	AF.522	...	4.439	4.894	5.345	6.080	3.654	3.514	3.491
Reservas técnicas de seguro	AF.6	12.354	12.723	13.893	14.741	15.902	16.978	16.614	16.884
Reservas para primas y para siniestros	AF.62	12.354	12.723	13.893	14.741	15.902	16.978	16.614	16.884
Otras cuentas pendientes de cobro	AF.7	42.710	44.923	43.546	56.220	60.900	66.989	59.617	71.536
Otras cuentas ptes. de cobro excl. créditos comerc.	AF.79	42.710	44.923	43.546	56.220	60.900	66.989	59.617	71.536
TOTAL		2.184.372	2.528.718	3.131.007	3.688.640	4.351.126	4.668.019	4.805.816	4.753.954
II. ACTIVOS FINANCIEROS NETOS (=I-III)	BF.90	18.716	36.540	24.557	-8.113	27.153	142.272	113.595	165.630
III. PASIVOS	AF	2.165.656	2.492.179	3.106.449	3.696.753	4.323.972	4.525.747	4.692.220	4.588.324
Efectivo y depósitos	AF.2	1.282.588	1.397.893	1.712.179	1.956.211	2.333.006	2.676.950	2.703.991	2.684.276
Efectivo	AF.21	44.069	50.158	56.558	62.865	67.613	76.018	88.274	91.918
Depósitos transferibles	AF.22	215.472	236.153	458.308	518.303	517.809	502.305	557.563	537.049
Otros depósitos	AF.29	1.023.047	1.111.582	1.197.313	1.375.043	1.747.584	2.098.627	2.058.154	2.055.310
Valores distintos de acciones	AF.3	205.981	330.123	514.157	751.590	980.751	1.025.642	1.082.746	1.051.253
Valores a corto plazo	AF.331	26.827	38.337	51.273	67.826	99.281	77.668	66.330	38.210
Valores a largo plazo	AF.332	175.357	286.164	456.144	663.590	846.249	921.481	995.523	989.019
Derivados financieros	AF.34	3.797	5.621	6.740	20.174	35.220	26.494	20.892	24.024
Préstamos	AF.4	14.713	16.739	20.050	21.067	33.605	41.820	56.714	87.832
Préstamos a corto plazo	AF.41	7.101	9.668	10.026	9.086	13.068	17.654	15.916	15.464
Préstamos a largo plazo	AF.42	7.612	7.071	10.024	11.981	20.537	24.166	40.798	72.369
Acciones y otras participaciones	AF.5	411.598	471.473	554.342	630.846	624.355	435.650	501.587	416.815
Acciones cotizadas	AF.511	136.415	140.328	168.241	220.898	218.347	124.085	180.337	127.103
Acciones no cotizadas	AF.512	50.164	55.014	75.588	85.991	84.353	73.728	84.291	76.028
Otras participaciones (exc. fondos)	AF.513	11.549	10.562	14.157	14.596	24.997	27.760	32.933	36.172
Participaciones emitidas por fondos de inversión	AF.521	213.470	240.466	268.747	278.829	264.663	186.077	178.278	151.395
Acciones emitidas por sociedades de inversión	AF.522	-	25.103	27.610	30.532	31.994	24.002	25.749	26.117
Reservas técnicas de seguro	AF.6	216.461	235.874	259.976	282.910	295.129	292.934	307.767	308.714
Reservas de seguro de vida	AF.611	95.520	102.088	109.615	116.436	118.257	121.578	129.834	128.407
Reservas de fondos de pensiones	AF.612	75.837	84.499	94.606	106.721	111.357	103.255	109.250	110.583
Reservas para primas y para siniestros	AF.62	45.104	49.286	55.755	59.753	65.515	68.101	68.684	69.724
Otras cuentas pendientes de pago	AF.7	34.315	40.077	45.746	54.127	57.127	52.750	39.415	39.433
Otras cuentas ptes. de pago excl. créditos comerc.	AF.79	34.315	40.077	45.746	54.127	57.127	52.750	39.415	39.433

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FINANCIAL ACCOUNTS
Breakdown by instrument of the unconsolidated accounts
2.7.a Financial institutions. Financial balance sheet

EUR millions

2009-IV	2010-I	2010-II	2010-III	2010-IV	2011-I	2011-II	2011-III	Code	
4.805.816	4.773.381	4.804.891	4.766.290	4.753.954	4.752.646	4.803.454	4.747.456	AF	I. OUTSTANDING FINANCIAL ASSETS
10.160	10.783	12.688	12.016	12.950	12.074	12.381	13.992	AF.1	Monetary gold and SDRs
6.938	7.452	9.153	8.697	9.555	9.119	9.447	10.922	AF.11	Monetary gold
3.221	3.331	3.536	3.319	3.394	2.955	2.935	3.070	AF.12	Special drawing rights
1.233.511	1.203.871	1.246.362	1.181.057	1.189.747	1.169.347	1.175.170	1.173.010	AF.2	Currency and deposits
8.533	8.535	7.332	7.449	7.893	6.957	7.319	6.878	AF.21	Currency
52.681	53.940	50.271	56.192	58.912	61.410	59.796	60.205	AF.22	Transferable deposits
1.172.297	1.141.396	1.188.759	1.117.417	1.122.942	1.100.980	1.108.055	1.105.927	AF.29	Other deposits
1.051.962	1.053.881	1.027.459	1.036.523	1.010.455	1.021.985	1.032.665	1.040.391	AF.3	Securities other than shares
72.252	62.731	59.525	60.359	58.009	60.511	62.754	61.869	AF.331	Short-term
949.211	956.081	921.741	931.841	915.644	933.015	939.432	935.521	AF.332	Long-term
30.499	35.069	46.193	44.322	36.803	28.459	30.479	43.000	AF.34	Financial derivatives
2.039.806	2.036.655	2.065.660	2.063.531	2.072.890	2.057.477	2.054.104	2.028.725	AF.4	Loans
267.619	265.758	261.290	250.347	249.171	240.017	251.646	243.004	AF.41	Short-term
1.772.187	1.770.897	1.804.370	1.813.184	1.823.719	1.817.459	1.802.458	1.785.722	AF.42	Long-term
394.145	386.408	361.741	378.244	379.492	400.693	435.217	401.318	AF.5	Shares and other equity
104.877	110.982	100.343	107.751	106.970	119.326	134.917	105.992	AF.511	Quoted shares
248.449	234.329	221.740	231.037	234.451	243.789	263.146	259.978	AF.512	Unquoted shares
15.561	16.310	16.513	16.574	16.671	17.116	16.952	17.089	AF.513	Other equity
21.744	21.225	19.729	19.364	17.909	16.871	16.746	15.014	AF.521	Mutual funds shares
3.514	3.562	3.417	3.517	3.491	3.591	3.456	3.245	AF.522	Shares issued by investment companies
16.614	15.522	15.808	15.884	16.884	16.765	16.797	16.799	AF.6	Insurance technical reserves
16.614	15.522	15.808	15.884	16.884	16.765	16.797	16.799	AF.62	Prepay. of premiums & reserves for outs. claims
59.617	66.260	75.172	79.036	71.536	74.305	77.120	73.220	AF.7	Other accounts receivable
59.617	66.260	75.172	79.036	71.536	74.305	77.120	73.220	AF.79	Other accounts receivable excluding trade credits
4.805.816	4.773.381	4.804.891	4.766.290	4.753.954	4.752.646	4.803.454	4.747.456		TOTAL
113.595	136.998	145.738	146.698	165.630	162.647	136.748	146.794	BF.90	II. NET FINANCIAL ASSETS (=I-III)
4.692.220	4.636.383	4.659.153	4.619.592	4.588.324	4.589.999	4.666.706	4.600.662	AF	III. OUTSTANDING LIABILITIES
2.703.991	2.673.050	2.774.177	2.675.195	2.684.276	2.652.880	2.712.827	2.703.592	AF.2	Currency and deposits
88.274	87.250	88.892	89.033	91.918	89.985	92.475	93.607	AF.21	Currency
557.563	547.558	563.453	536.552	537.049	535.240	544.195	519.849	AF.22	Transferable deposits
2.058.154	2.038.243	2.121.832	2.049.609	2.055.310	2.027.655	2.076.157	2.090.137	AF.29	Other deposits
1.082.746	1.081.116	1.035.194	1.061.719	1.051.253	1.058.524	1.041.653	1.018.003	AF.3	Securities other than shares
66.330	65.111	49.105	45.158	38.210	39.094	35.988	27.574	AF.331	Short-term
995.523	996.598	963.601	989.764	989.019	996.901	983.191	966.788	AF.332	Long-term
20.892	19.407	22.488	26.798	24.024	22.529	22.474	23.641	AF.34	Financial derivatives
56.714	57.027	63.996	78.437	87.832	94.273	98.762	96.241	AF.4	Loans
15.916	18.670	20.004	20.356	15.464	17.211	19.551	21.848	AF.41	Short-term
40.798	38.357	43.992	58.081	72.369	77.062	79.211	74.394	AF.42	Long-term
501.587	471.432	438.024	448.717	416.815	430.437	456.348	430.750	AF.5	Shares and other equity
180.337	155.020	134.128	145.606	127.103	138.373	148.563	127.471	AF.511	Quoted shares
84.291	80.748	77.307	79.660	76.028	78.675	97.672	97.789	AF.512	Unquoted shares
32.933	34.272	38.022	37.200	36.172	35.104	36.353	40.300	AF.513	Other equity
178.278	175.167	163.079	160.234	151.395	151.848	147.681	139.973	AF.521	Mutual funds shares
25.749	26.226	25.489	26.017	26.117	26.437	26.079	25.216	AF.522	Shares issued by investment companies
307.767	312.153	305.631	310.139	308.714	311.715	309.818	306.070	AF.6	Insurance technical reserves
129.834	133.019	130.260	133.043	128.407	129.833	130.787	132.326	AF.611	Life insurance reserves
109.250	109.358	106.179	108.277	110.583	109.445	107.461	103.643	AF.612	Pension fund reserves
68.684	69.776	69.193	68.819	69.724	72.437	71.570	70.102	AF.62	Prepay. of premiums & reserves for outs. claims
39.415	41.604	42.130	45.385	39.433	42.171	47.299	46.006	AF.7	Other accounts payable
39.415	41.604	42.130	45.385	39.433	42.171	47.299	46.006	AF.79	Other accounts payable excluding trade credits