

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	861,711	Financial liabilities held for trading	50,820
Financial assets held for trading	78,330	Derivatives	50,820
Derivatives	40,788	Short positions	-
Equity instruments	-	Deposits	-
Debt securities	37,542	Central Banks	-
Loans and advances	-	Credit institutions	-
Central Banks	-	Customers	-
Credit institutions	-	Debt securities issued	-
Customers	-	Other financial liabilities	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	14,765	Financial liabilities designated at fair value through profit or loss	-
Financial assets designated at fair value through profit or loss	-	Deposits	-
Equity instruments	-	Central Banks	-
Debt securities	-	Credit institutions	-
Loans and advances	-	Customers	-
Central Banks	-	Debt securities issued	-
Credit institutions	-	Other financial liabilities	-
Customers	-	o/w: subordinated debt	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Financial liabilities measured at amortized cost	52,729,470
Available-for-sale financial assets	5,403,336	Deposits	50,996,133
Equity instruments	649,237	Central Banks	-
Debt securities	4,754,099	Credit institutions	2,464,170
Memorandum item: Loaned or advanced as collateral (sale or pledge)	2,266,416	Customers	48,531,963
Loans and receivables	31,642,958	Debt securities issued	814,010
Debt securities	786,499	Other financial liabilities	919,327
Loans and advances	30,856,459	o/w: subordinated debt	614,165
Central Banks	170,219	Financial liabilities measured at amortized cost	49,902
Credit institutions	30,686,240	Hedging derivatives	-
Customers	1,858,309	Fair value changes of the hedged items in portfolio hedges of interest rate risk	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	4,312,192	Liabilities under insurance contracts	3,992
Held-to-maturity investments	12,907,583	Provisions	707,015
Memorandum item: Loaned or advanced as collateral (sale or pledge)	4,312,192	Pensions and other post-employment commitments	174,254
Hedging derivatives	606,362	Other long-term staff retributions	152,103
Fair value changes of the hedged items in portfolio hedges of interest rate risk	-	Provisions for taxes and other legal contingencies	-
Investments in subsidiaries, joint ventures and associates	294,099	Contingent liabilities and commitments	115,975
Jointly-controlled entities	74,950	Other provisions	264,683
Associates	219,149	Tax liabilities	239,107
Insurance or reinsurance assets	-	Current tax liabilities	13,578
Tangible assets	1,437,840	Deferred tax liabilities	225,529
Property, plant and equipment	1,010,450	Other liabilities	277,399
For own use	1,010,450	o/w: social work fund (only savings Banks and credit co-operatives)	-
Leased out under operating lease	-	Liabilities included in disposal groups classified as held for sale	-
Investment properties	427,390		
o/w: leased out under operating lease	283,662		
Memorandum item: Acquired under finance lease	-		
Intangible assets	782	<b>TOTAL LIABILITIES</b>	<b>54,057,705</b>
Goodwill	184		
Other intangible assets	598	<b>EQUITY</b>	
Tax assets	2,585,726	Shareholders' Funds	2,918,429
Current tax assets	51,089	Capital	922,802
Deferred tax assets	2,534,637	Registered capital	922,802
Other assets	659,851	Non-registered demanded capital	-
Insurance contracts linked to pensions	138,198	Memorandum item: Non-demanded capital	-
Inventory	480,450	Share Premium	1,140,673
Other	41,203	Equity instruments issued other than capital	49,263
Non-current assets and disposal groups held for sale	762,250	Equity component of compound financial instruments	49,263
		Other	-
<b>TOTAL ASSETS</b>	<b>57,240,828</b>	Other equity elements	-
		Retained earnings	535,674
		Revaluation reserves	-
		Other reserves	127,900
		Retained earnings or losses from investments in subsidiaries, joint ventures and associates	(234,954)
		Other	362,854
		(-) Treasury shares	-
		Profit or loss attributable to parent	142,117
		(-) Interim dividend	-
		Accumulated other comprehensive income	34,648
		Items not subject to reclassification to income statement	(1,150)
		Actuarial gains (losses) on pension plans	(1,150)
		Non-current assets and disposal groups classified as held-for-sale	-
		Part in profit or losses from investments in subsidiaries, joint-ventures and associates	-
		Other valuation adjustments	-
		Items subject to reclassification to income statement	35,798
		Hedges of net investments in operations abroad	-
		Exchange differences	35
		Hedging derivatives. Cash flow hedges (effective portion)	(9,359)
		Available-for-sale financial assets	32,689
		Debt instruments	(833)
		Equity instruments	33,522
		Non-current assets and disposal groups classified as held-for-sale	-
		Part in profit or losses from investments in subsidiaries, joint-ventures and associates	12,433
		Minority interest (non-controlling interest)	230,046
		Other accumulated comprehensive result	5,409
		Other	224,637
		<b>TOTAL EQUITY</b>	<b>3,183,123</b>
<b>MEMORANDUM ITEMS: OUT OF BALANCE EXPOSURES</b>		<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>57,240,828</b>
Financial guarantees given	1,065,777		
Contingents commitments	2,901,768		

NOTE: From 30 June 2016, the information has been adapted to the new structure for financial statements under Bank of Spain Circular 5/2014, which amended Bank of Spain Circular 4/2004, in accordance with EU-IFRS, which is different from previous periods and is not homogeneous.