

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	4,558,815	Financial liabilities held for trading	25,116
Financial assets held for trading	35,298	Derivatives	25,116
Derivatives	7,966	Short positions	-
Equity instruments	27,332	Deposits	-
Debt securities	-	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)	-	Financial liabilities designated at fair value through profit or loss	-
Non-trading financial assets mandatorily at fair value through profit or loss	92,664	Deposits	-
Equity instruments	-	Central Banks	-
Debt securities	92,664	Credit institutions	-
Loans and advances	-	Customers	-
Central Banks	-	Debt securities issued	-
Credit institutions	-	Other financial liabilities	-
Customers	-	Memorandum item: subordinated debt	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Financial liabilities measured at amortised cost	50,204,678
Financial assets designated at fair value through profit or loss	-	Deposits	48,810,251
Debt securities	-	Central Banks	3,302,914
Loans and advances	-	Credit institutions	2,538,458
Central Banks	-	Customers	42,968,879
Credit institutions	-	Debt securities issued	357,907
Customers	-	Other financial liabilities	1,036,520
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Memorandum item: subordinated debt	297,907
Financial assets at fair value through other comprehensive income	1,886,161	Derivatives - Hedge accounting	427,761
Equity instruments	636,091	Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Debt securities	1,250,070	Liabilities under insurance and reinsurance contracts	630,694
Loans and advances	-	Provisions	921,134
Central Banks	-	Pensions and other post employment defined benefit obligations	62,715
Credit institutions	-	Other long term employee benefits	203,697
Customers	-	Pending legal issues and tax litigation	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	57,301	Commitments and guarantees given	128,247
Financial assets at amortised cost	44,679,791	Other provisions	526,475
Debt securities	16,662,155	Tax liabilities	325,385
Loans and advances	28,017,636	Current tax liabilities	32,397
Central Banks	-	Deferred tax liabilities	292,988
Credit institutions	459,323	Share capital repayable on demand	-
Customers	27,558,313	Other liabilities	202,452
Memorandum item: Loaned or advanced as collateral (sale or pledge)	7,952,679	o/w: social work fund (only savings banks and credit cooperatives)	-
Derivatives - Hedge accounting	507,229	Liabilities included in disposal groups classified as held for sale	-
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-		
Investments in joint ventures and associates	363,347		
Jointly-controlled entities	48,440		
Associates	314,907		
Assets under reinsurance and insurance contracts	2,163		
Tangible assets	1,161,954		
Property, plant and equipment	880,209		
For own use	880,209		
Leased out under operating lease	-		
Assigned to welfare projects (savings banks and credit cooperatives)	-		
Investment property	281,745		
o/w: leased out under operating lease	165,981		
Memorandum item: Acquired under finance lease	46,458		
Intangible assets	66,225		
Goodwill	50,671		
Other intangible assets	15,554		
Tax assets	2,757,773		
Current tax assets	46,128		
Deferred tax assets	2,711,645		
Other assets	291,722		
Insurance contracts linked to pensions	32,734		
Inventory	205,004		
Other	53,984		
Non-current assets and disposal groups classified as held for sale	304,473		
TOTAL ASSETS	56,707,615	TOTAL LIABILITIES	52,737,220
		EQUITY	
		Own Funds	3,970,966
		Capital	1,610,302
		Paid up capital	1,610,302
		Unpaid capital which has been called up	-
		Memorandum item: Uncalled capital	-
		Share Premium	1,209,423
		Equity instruments issued other than capital	47,574
		Equity component of compound financial instruments	47,574
		Other equity instruments issued	-
		Other equity elements	-
		Retained earnings	915,492
		Revaluation reserves	-
		Other reserves	30,759
		Reserves or accumulated losses of investments in joint ventures and associates	(223,726)
		Other	254,485
		(-) Treasury shares	(14,865)
		Profit or loss attributable to owners of the parent	172,281
		(-) Interim dividends	-
		Accumulated other comprehensive income	(1,049)
		Items that will not be reclassified to profit or loss	24,938
		Actuarial gains or (-) losses on defined benefit pension plans	(787)
		Non-current assets and disposal groups classified as held for sale	-
		Share of other recognised income and expense of investments in joint ventures and associates	9,349
		Fair value changes of equity instruments measured at fair value through other comprehensive income	16,376
		Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	-
		Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	-
		Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	-
		Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	-
		Items that may be reclassified to profit or loss	(25,987)
		Hedge of net investments in foreign operations [effective portion]	-
		Foreign currency translation	(15)
		Hedging derivatives. Cash flow hedges reserve [effective portion]	(94,580)
		Fair value changes of debt instruments measured at fair value through other comprehensive income	46,477
		Hedging instruments [not designated elements]	-
		Non-current assets and disposal groups classified as held for sale	-
		Share of other recognised income and expense of investments in joint ventures and associates	22,131
		Minority interests (non-controlling interests)	478
		Accumulated other comprehensive income	-
		Other items	478
		TOTAL EQUITY	3,970,395
		TOTAL EQUITY AND TOTAL LIABILITIES	56,707,615
MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES			
Loan commitments given	3,009,113		
Financial guarantees given	62,296		
Other commitments given	1,983,681		

NOTE: From 1st January 2018, the information has been adapted to the new structure for financial statements under Bank of Spain Circular 4/2017, which amended Bank of Spain Circular 4/2004, in accordance with EU-IFRS, which is different from previous periods and is not homogeneous.