

ASSETS	
Cash, cash balances at central banks and other demand deposits	6,667,189
Financial assets held for trading	192,834
Derivatives	5,916
Equity instruments	14,954
Debt securities	171,964
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-
Non-trading financial assets mandatorily at fair value through profit or loss	91,279
Equity instruments	-
Debt securities	91,279
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-
Financial assets designated at fair value through profit or loss	-
Debt securities	-
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-
Financial assets at fair value through other comprehensive income	1,494,464
Equity instruments	403,005
Debt securities	1,091,459
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	346,097
Financial assets at amortised cost	51,548,558
Debt securities	22,157,383
Loans and advances	29,391,175
Central Banks	-
Credit institutions	1,762,178
Customers	27,628,997
Memorandum item: Loaned or advanced as collateral (sale or pledge)	13,636,465
Derivatives - Hedge accounting	617,130
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Investments in joint ventures and associates	361,830
Jointly-controlled entities	35,360
Associates	326,470
Assets under reinsurance and insurance contracts	1,831
Tangible assets	1,144,501
Property, plant and equipment	837,060
For own use	837,060
Leased out under operating lease	-
Assigned to welfare projects (savings banks and credit cooperatives)	-
Investment property	307,441
o/w: leased out under operating lease	198,016
Memorandum item: Acquired under finance lease	40,833
Intangible assets	74,095
Goodwill	44,502
Other intangible assets	29,593
Tax assets	2,741,136
Current tax assets	37,018
Deferred tax assets	2,704,118
Other assets	365,102
Insurance contracts linked to pensions	31,679
Inventory	185,138
Other	148,285
Non-current assets and disposal groups classified as held for sale	244,316
TOTAL ASSETS	65,544,265

LIABILITIES	
Financial liabilities held for trading	11,634
Derivatives	11,634
Short positions	-
Deposits	-
Central Banks	-
Credit institutions	-
Customers	-
Debt securities issued	-
Other financial liabilities	-
Financial liabilities designated at fair value through profit or loss	-
Deposits	-
Central Banks	-
Credit institutions	-
Customers	-
Debt securities issued	-
Other financial liabilities	-
Memorandum item: subordinated debt	-
Financial liabilities measured at amortised cost	59,052,887
Deposits	57,504,176
Central Banks	4,998,096
Credit institutions	3,805,469
Customers	48,700,611
Debt securities issued	362,926
Other financial liabilities	1,185,785
Memorandum item: subordinated debt	302,932
Derivatives - Hedge accounting	609,030
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Liabilities under insurance and reinsurance contracts	612,472
Provisions	798,622
Pensions and other post employment defined benefit obligations	56,633
Other long term employee benefits	176,619
Pending legal issues and tax litigation	-
Commitments and guarantees given	119,629
Other provisions	445,741
Tax liabilities	257,941
Current tax liabilities	21,477
Deferred tax liabilities	236,464
Share capital repayable on demand	-
Other liabilities	196,487
o/w: social work fund (only savings banks and credit cooperatives)	-
Liabilities included in disposal groups classified as held for sale	-

TOTAL LIABILITIES	61,539,073
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EQUITY	
Own Funds	4,000,562
Capital	1,579,761
Paid up capital	1,579,761
Unpaid capital which has been called up	-
Memorandum item: Uncalled capital	-
Share Premium	1,209,423
Equity instruments issued other than capital	47,429
Equity component of compound financial instruments	47,429
Other equity instruments issued	-
Other equity elements	-
Retained earnings	959,533
Revaluation reserves	-
Other reserves	126,764
Reserves or accumulated losses of investments in joint ventures and associates	(127,721)
Other	254,485
(-) Treasury shares	(179)
Profit or loss attributable to owners of the parent	77,831
(-) Interim dividends	-
Accumulated other comprehensive income	4,157
Items that will not be reclassified to profit or loss	79,000
Actuarial gains or (-) losses on defined benefit pension plans	2,694
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	9,979
Fair value changes of equity instruments measured at fair value through other comprehensive income	66,327
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	(74,843)
Hedge of net investments in foreign operations [effective portion]	-
Foreign currency translation	(22)
Hedging derivatives. Cash flow hedges reserve [effective portion]	(151,376)
Fair value changes of debt instruments measured at fair value through other comprehensive income	48,147
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	28,408
Minority interests (non-controlling interests)	473
Accumulated other comprehensive income	-
Other items	473

MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES

Loan commitments given	2,429,312
Financial guarantees given	62,306
Other commitments given	1,902,936

TOTAL EQUITY	4,005,192
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TOTAL EQUITY AND TOTAL LIABILITIES	65,544,265
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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.