

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	8.040.032	Financial liabilities held for trading	462.839
Financial assets held for trading	809.430	Derivatives	51.003
Derivatives	51.777	Short positions	411.836
Equity instruments	8.581	Deposits	-
Debt securities	749.072	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)	84.569	Financial liabilities designated at fair value through profit or loss	-
Non-trading financial assets mandatorily at fair value through profit or loss	108.562	Deposits	-
Equity instruments	41	Central Banks	-
Debt securities	35.265	Credit institutions	-
Loans and advances	73.256	Customers	-
Central Banks	-	Debt securities issued	-
Credit institutions	-	Other financial liabilities	-
Customers	73.256	Memorandum item: subordinated debt	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Financial liabilities measured at amortised cost	86.556.316
Financial assets designated at fair value through profit or loss	-	Deposits	80.201.660
Debt securities	-	Central Banks	953.971
Loans and advances	-	Credit institutions	5.772.643
Central Banks	-	Customers	73.475.046
Credit institutions	-	Debt securities issued	4.239.232
Customers	-	Other financial liabilities	2.115.424
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Memorandum item: subordinated debt	571.672
Financial assets at fair value through other comprehensive income	1.501.554	Derivatives - Hedge accounting	1.148.038
Equity instruments	346.719	Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Debt securities	1.154.835	Liabilities under insurance and reinsurance contracts	441.377
Loans and advances	-	Provisions	957.053
Central Banks	-	Pensions and other post employment defined benefit obligations	91.258
Credit institutions	-	Other long term employee benefits	91.568
Customers	-	Pending legal issues and tax litigation	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	175.527	Commitments and guarantees given	116.596
Financial assets at amortised cost	77.451.855	Other provisions	657.631
Debt securities	25.098.802	Tax liabilities	413.961
Loans and advances	52.353.053	Current tax liabilities	40.978
Central Banks	-	Deferred tax liabilities	372.983
Credit institutions	2.291.379	Share capital repayable on demand	-
Customers	50.061.674	Other liabilities	527.009
Memorandum item: Loaned or advanced as collateral (sale or pledge)	12.762.556	o/w: social work fund (only savings banks and credit cooperatives)	-
Derivatives - Hedge accounting	1.222.395	Liabilities included in disposal groups classified as held for sale	-
Fair value changes of the hedged items in portfolio hedge of interest rate risk	(63.020)		
Investments in joint ventures and associates	940.102		
Jointly-controlled entities	25.811		
Associates	914.291		
Assets under reinsurance and insurance contracts	1.882		
Tangible assets	1.766.326		
Property, plant and equipment	1.227.166		
For own use	1.227.166		
Leased out under operating lease	-		
Assigned to welfare projects (savings banks and credit cooperatives)	-		
Investment property	539.160		
o/w: leased out under operating lease	413.331		
Memorandum item: Acquired under finance lease	49.562		
Intangible assets	84.826		
Goodwill	25.995		
Other intangible assets	58.831		
Tax assets	4.719.580		
Current tax assets	171.494		
Deferred tax assets	4.548.086		
Other assets	235.231		
Insurance contracts linked to pensions	21.509		
Inventory	38.524		
Other	175.198		
Non-current assets and disposal groups classified as held for sale	333.895		
TOTAL ASSETS	97.152.650	TOTAL LIABILITIES	90.506.593
		EQUITY	
		Own Funds	6.522.817
		Capital	663.708
		Paid up capital	663.708
		Unpaid capital which has been called up	-
		Memorandum item: Uncalled capital	-
		Share Premium	1.209.423
		Equity instruments issued other than capital	547.360
		Equity component of compound financial instruments	547.360
		Other equity instruments issued	-
		Other equity elements	-
		Retained earnings	3.800.210
		Revaluation reserves	-
		Other reserves	38.181
		Reserves or accumulated losses of investments in joint ventures and associates	(88.784)
		Other	126.965
		(-) Treasury shares	(2.768)
		Profit or loss attributable to owners of the parent	266.703
		(-) Interim dividends	-
		Accumulated other comprehensive income	120.809
		Items that will not be reclassified to profit or loss	39.960
		Actuarial gains or (-) losses on defined benefit pension plans	(4.140)
		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	861
		Fair value changes of equity instruments measured at fair value through other comprehensive income	43.239
		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	80.849
		Hedge of net investments in foreign operations [effective portion]	-
		Foreign currency translation	(21)
		Hedging derivatives. Cash flow hedges reserve [effective portion]	(10.491)
		Fair value changes of debt instruments measured at fair value through other comprehensive income	(33.006)
		Hedging instruments [not designated elements]	59.452
		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	64.915
		Minority interests (non-controlling interests)	2.431
		Accumulated other comprehensive income	-
		Other items	2.431
		TOTAL EQUITY	6.646.057
		TOTAL EQUITY AND TOTAL LIABILITIES	97.152.650
MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES			
Loan commitments given	4.601.960		
Financial guarantees given	71.682		
Other commitments given	2.766.020		

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.