

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	806,264	Financial liabilities held for trading	56,219
Financial assets held for trading	88,790	Derivatives	56,219
Derivatives	50,599	Short positions	-
Equity instruments	-	Deposits	-
Debt securities	38,191	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	-
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	54,018,646
Available-for-sale financial assets	6,967,230	Deposits	52,170,883
Equity instruments	951,175	Central Banks	-
Debt securities	6,016,055	Credit institutions	1,623,425
Memorandum item: Loaned or advanced as collateral (sale or pledge)	2,286,348	Customers	50,547,458
Loans and receivables	32,544,480	Debt securities issued	813,869
Debt securities	823,348	Other financial liabilities	1,033,894
Loans and advances	31,721,132	o/w: subordinated debt	622,002
Central Banks	-	Hedging derivatives	127,357
Credit institutions	200,921	Fair value changes of the hedged items in portfolio hedges of interest rate risk	-
Customers	31,520,211	Liabilities under insurance contracts	4,169
Memorandum item: Loaned or advanced as collateral (sale or pledge)	1,368,532	Provisions	765,343
Held-to-maturity investments	11,833,781	Pensions and other post-employment commitments	180,308
Memorandum item: Loaned or advanced as collateral (sale or pledge)	4,369,868	Other long-term staff retributions	120,771
Hedging derivatives	650,560	Provisions for taxes and other legal contingencies	-
Fair value changes of the hedged items in portfolio hedges of interest rate risk	-	Contingent liabilities and commitments	90,397
Investments in subsidiaries, joint ventures and associates	287,864	Other provisions	373,867
Jointly-controlled entities	58,135	Tax liabilities	274,713
Associates	229,729	Current tax liabilities	11,725
Insurance or reinsurance assets	-	Deferred tax liabilities	262,988
Tangible assets	1,412,096	Other liabilities	196,818
Property, plant and equipment	981,294	o/w: social work fund (only savings Banks and credit co-operatives)	-
For own use	981,294	Liabilities included in disposal groups classified as held for sale	-
Leased out under operating lease	-		
Investment properties	430,802		
o/w: leased out under operating lease	259,239		
Memorandum item: Acquired under finance lease	1,703		
Intangible assets	959	TOTAL LIABILITIES	55,443,265
Goodwill	184		
Other intangible assets	775	EQUITY	
Tax assets	2,583,992	Shareholders' Funds	2,930,497
Current tax assets	46,523	Capital	922,802
Deferred tax assets	2,537,469	Registered capital	922,802
Other assets	691,662	Non-registered demanded capital	-
Insurance contracts linked to pensions	143,294	Memorandum item: Non-demanded capital	-
Inventory	518,609	Share Premium	1,140,673
Other	29,759	Equity instruments issued other than capital	49,304
Non-current assets and disposal groups held for sale	835,321	Equity component of compound financial instruments	49,304
		Other	-
		Other equity elements	-
		Retained earnings	602,069
		Revaluation reserves	-
		Other reserves	77,556
		Retained earnings or losses from investments in subsidiaries, joint ventures and associates	(293,296)
		Other	370,852
		(-) Treasury shares	-
		Profit or loss attributable to parent	138,093
		(-) Interim dividend	-
		Accumulated other comprehensive income	74,641
		Items not subject to reclassification to income statement	(1,656)
		Actuarial gains (losses) on pension plans	(1,656)
		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	76,297
		Hedges of net investments in operations abroad	-
		Exchange differences	1
		Hedging derivatives, Cash flow hedges (effective portion)	(3,395)
		Available-for-sale financial assets	62,399
		Debt instruments	(6,313)
		Equity instruments	68,712
		Non-current assets and disposal groups classified as held-for-sale	-
		Part in profit or losses from investments in subsidiaries, joint-ventures and associates	17,292
		Minority interest (non-controlling interest)	254,596
		Other accumulated comprehensive result	8,868
		Other	245,728
		TOTAL EQUITY	3,259,734
		TOTAL EQUITY AND TOTAL LIABILITIES	58,702,999
MEMORANDUM ITEMS: OUT OF BALANCE EXPOSURES			
Financial guarantees given	1,083,425		
Contingents commitments	3,757,394		

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.