

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	1,557,109	Financial liabilities held for trading	30,158
Financial assets held for trading	54,293	Derivatives	30,158
Derivatives	21,854	Short positions	-
Equity instruments	-	Deposits	-
Debt securities	32,439	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)	13,758	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	51,071,952
Available-for-sale financial assets	3,600,801	Deposits	49,359,146
Equity instruments	531,909	Central Banks	3,336,945
Debt securities	3,068,892	Credit institutions	805,217
Memorandum item: Loaned or advanced as collateral (sale or pledge)	1,342,549	Customers	45,216,984
Loans and receivables	34,246,095	Debt securities issued	814,367
Debt securities	2,865,569	Other financial liabilities	898,439
Loans and advances	31,380,526	o/w: subordinated debt	614,516
Central Banks	-	Hedging derivatives	20,753
Credit institutions	194,522	Fair value changes of the hedged items in portfolio hedges of interest rate risk	-
Customers	31,186,004	Liabilities under insurance contracts	3,885
Memorandum item: Loaned or advanced as collateral (sale or pledge)	887,169	Provisions	1,066,403
Held-to-maturity investments	11,030,149	Pensions and other post-employment commitments	174,657
Memorandum item: Loaned or advanced as collateral (sale or pledge)	5,272,502	Other long-term staff retributions	137,385
Hedging derivatives	474,148	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	113,280
Investments in subsidiaries, joint ventures and associates	506,759	Other provisions	641,081
Jointly-controlled entities	69,402	Tax liabilities	214,564
Associates	437,357	Current tax liabilities	11,686
Insurance or reinsurance assets	-	Deferred tax liabilities	202,878
Tangible assets	1,312,950	Other liabilities	274,959
Property, plant and equipment	885,328	o/w: social work fund (only savings Banks and credit co-operatives)	-
For own use	885,328	Liabilities included in disposal groups classified as held for sale	-
Leased out under operating lease	-		
Investment properties	427,622		
o/w: leased out under operating lease	247,867		
Memorandum item: Acquired under finance lease	570		
Intangible assets	723	<b>TOTAL LIABILITIES</b>	<b>52,682,674</b>
Goodwill	184		
Other intangible assets	539	<b>EQUITY</b>	
Tax assets	2,565,490	Shareholders' Funds	3,573,614
Current tax assets	67,647	Capital	1,547,802
Deferred tax assets	2,497,843	Registered capital	1,547,802
Other assets	604,135	Non-registered demanded capital	-
Insurance contracts linked to pensions	139,121	Memorandum item: Non-demanded capital	-
Inventory	427,363	Share Premium	1,203,173
Other	37,651	Equity instruments issued other than capital	49,203
Non-current assets and disposal groups held for sale	519,818	Equity component of compound financial instruments	49,203
		Other	-
		Other equity elements	-
		Retained earnings	674,809
		Revaluation reserves	-
		Other reserves	12,948
		Retained earnings or losses from investments in subsidiaries, joint ventures and associates	(327,753)
		Other	340,701
		(-) Treasury shares	-
		Profit or loss attributable to parent	85,679
		(-) Interim dividend	-
		Accumulated other comprehensive income	45,562
		Items not subject to reclassification to income statement	(1,223)
		Actuarial gains (losses) on pension plans	(1,223)
		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	46,785
		Hedges of net investments in operations abroad (effective portion)	-
		Exchange differences	(15)
		Hedging derivatives, Cash flow hedges (effective portion)	(798)
		Available-for-sale financial assets	17,311
		Debt instruments	(9,353)
		Equity instruments	26,664
		Non-current assets and disposal groups classified as held-for-sale	-
		Part in profit or losses from investments in subsidiaries, joint-ventures and associates	30,287
		Minority interest (non-controlling interest)	170,620
		Other accumulated comprehensive result	4,093
		Other	166,527
		<b>TOTAL EQUITY</b>	<b>3,789,796</b>
		<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>56,472,470</b>
<b>MEMORANDUM ITEMS: OUT OF BALANCE EXPOSURES</b>			
Financial guarantees given	1,031,421		
Contingents commitments	4,083,166		

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.