

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	3,059,760	Financial liabilities held for trading	25,010
Financial assets held for trading	65,294	Derivatives	25,010
Derivatives	18,014	Short positions	-
Equity instruments	34,397	Deposits	-
Debt securities	12,883	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)	4,904	Financial liabilities designated at fair value through profit or loss	-
Non-trading financial assets mandatorily at fair value through profit or loss	76,985	Deposits	-
Equity instruments	-	Central Banks	-
Debt securities	76,985	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	51,449,218
Financial assets designated at fair value through profit or loss	4,886	Deposits	50,055,691
Debt securities	-	Central Banks	3,323,289
Loans and advances	4,886	Credit institutions	1,960,038
Central Banks	-	Customers	44,772,364
Credit institutions	-	Debt securities issued	129,960
Customers	4,886	Other financial liabilities	1,263,567
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Memorandum item: subordinated debt	-
Financial assets at fair value through other comprehensive income	6,458,603	Derivatives - Hedge accounting	157,152
Equity instruments	576,887	Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Debt securities	5,881,716	Liabilities under insurance and reinsurance contracts	632,492
Loans and receivables	-	Provisions	843,299
Central Banks	-	Pensions and other post employment defined benefit obligations	163,692
Credit institutions	-	Other long term employee benefits	114,555
Customers	-	Pending legal issues and tax litigation	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	561,373	Commitments and guarantees given	137,797
Financial assets at amortised cost	42,282,144	Other provisions	427,255
Debt securities	12,714,158	Tax liabilities	282,696
Loans and advances	29,567,986	Current tax liabilities	15,447
Central Banks	-	Deferred tax liabilities	267,249
Credit institutions	277,576	Share capital repayable on demand	-
Customers	29,290,410	Other liabilities	260,038
Memorandum item: Loaned or advanced as collateral (sale or pledge)	1,935,159	o/w: social work fund (only savings banks and credit cooperatives)	-
Derivatives - Hedge accounting	427,382	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	369,204		
Jointly-controlled entities	38,250		
Associates	330,954		
Assets under reinsurance and insurance contracts	1,496		
Tangible assets	1,224,232		
Property, plant and equipment	856,652		
For own use	856,652		
Leased out under operating lease	-		
Investment property	367,580		
o/w: leased out under operating lease	216,764		
Memorandum item: Acquired under finance lease	-		
Intangible assets	63,478		
Goodwill	59,925		
Other intangible assets	3,553		
Tax assets	2,651,166		
Current tax assets	69,881		
Deferred tax assets	2,581,285		
Other assets	468,937		
Insurance contracts linked to pensions	131,833		
Inventory	222,908		
Other	114,196		
Non-current assets and disposal groups classified as held for sale	452,862		
TOTAL ASSETS	57,606,429	TOTAL LIABILITIES	53,649,905
		EQUITY	
		Own Funds	3,836,915
		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	48,242
		Equity component of compound financial instruments	48,242
		Other equity instruments issued	-
		Other equity elements	-
		Retained earnings	1,040,213
		Revaluation reserves	-
		Other reserves	(168,968)
		Reserves or accumulated losses of investments in joint ventures and associates	(408,802)
		Other	239,834
		(-) Treasury shares	(7,573)
		Profit or loss attributable to owners of the parent	105,276
		(-) Interim dividends	-
		Accumulated other comprehensive income	96,074
		Items that will not be reclassified to profit or loss	20,887
		Actuarial gains or (-) losses on defined benefit pension plans	161
		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	6,612
		Fair value changes of equity instruments measured at fair value through other comprehensive income	14,114
		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	75,187
		Hedge of net investments in foreign operations [effective portion]	-
		Foreign currency translation	(156)
		Hedging derivatives. Cash flow hedges reserve [effective portion]	(21,621)
		Fair value changes of debt instruments measured at fair value through other comprehensive income	84,609
		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	12,355
		Minority interests (non-controlling interests)	23,535
		Accumulated other comprehensive income	2,120
		Other items	21,415
		TOTAL EQUITY	3,956,524
		TOTAL EQUITY AND TOTAL LIABILITIES	57,606,429
MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES			
Loan commitments given	2,745,230		
Financial guarantees given	69,677		
Other commitments given	2,973,661		

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.