

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	2,040,362	Financial liabilities held for trading	27,131
Financial assets held for trading	34,216	Derivatives	27,131
Derivatives	12,086	Short positions	-
Equity instruments	22,130	Deposits	-
Debt securities	-	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	-
Non-trading financial assets mandatorily at fair value through profit or loss	85,140	Deposits	-
Equity instruments	-	Central Banks	-
Debt securities	85,140	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	49,573,632
Financial assets designated at fair value through profit or loss	-	Deposits	48,425,082
Debt securities	-	Central Banks	3,309,728
Loans and advances	-	Credit institutions	1,897,518
Central Banks	-	Customers	43,217,836
Credit institutions	-	Debt securities issued	60,004
Customers	-	Other financial liabilities	1,088,546
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Memorandum item: subordinated debt	-
Financial assets at fair value through other comprehensive income	2,859,622	Derivatives - Hedge accounting	413,230
Equity instruments	577,158	Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Debt securities	2,282,464	Liabilities under insurance and reinsurance contracts	629,406
Loans and advances	-	Provisions	832,587
Central Banks	-	Pensions and other post employment defined benefit obligations	146,836
Credit institutions	-	Other long term employee benefits	116,284
Customers	-	Pending legal issues and tax litigation	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	56,523	Commitments and guarantees given	131,495
Financial assets at amortised cost	45,286,112	Other provisions	437,972
Debt securities	16,081,419	Tax liabilities	274,411
Loans and advances	29,204,693	Current tax liabilities	37,909
Central Banks	-	Deferred tax liabilities	236,502
Credit institutions	639,195	Share capital repayable on demand	-
Customers	28,565,498	Other liabilities	212,181
Memorandum item: Loaned or advanced as collateral (sale or pledge)	8,113,362	o/w: social work fund (only savings banks and credit cooperatives)	-
Derivatives - Hedge accounting	519,474	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	346,716		
Jointly-controlled entities	33,850		
Associates	312,866		
Assets under reinsurance and insurance contracts	1,844		
Tangible assets	1,222,419		
Property, plant and equipment	882,973		
For own use	882,973		
Leased out under operating lease	-		
Assigned to welfare projects (savings banks and credit cooperatives)	-		
Investment property	339,446		
o/w: leased out under operating lease	223,675		
Memorandum item: Acquired under finance lease	44,918		
Intangible assets	61,112		
Goodwill	53,756		
Other intangible assets	7,356		
Tax assets	2,623,542		
Current tax assets	44,847		
Deferred tax assets	2,578,695		
Other assets	450,606		
Insurance contracts linked to pensions	119,476		
Inventory	255,972		
Other	75,158		
Non-current assets and disposal groups classified as held for sale	390,339		
TOTAL ASSETS	55,921,504	TOTAL LIABILITIES	51,962,578
		EQUITY	
		Own Funds	3,933,336
		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	47,752
		Equity component of compound financial instruments	47,752
		Other equity instruments issued	-
		Other equity elements	-
		Retained earnings	973,579
		Revaluation reserves	-
		Other reserves	(21,202)
		Reserves or accumulated losses of investments in joint ventures and associates	(275,687)
		Other	254,485
		(-) Treasury shares	(2,410)
		Profit or loss attributable to owners of the parent	115,892
		(-) Interim dividends	-
		Accumulated other comprehensive income	25,171
		Items that will not be reclassified to profit or loss	22,687
		Actuarial gains or (-) losses on defined benefit pension plans	1,644
		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	6,052
		Fair value changes of equity instruments measured at fair value through other comprehensive income	14,991
		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	2,484
		Hedge of net investments in foreign operations [effective portion]	-
		Foreign currency translation	(87)
		Hedging derivatives. Cash flow hedges reserve [effective portion]	(35,500)
		Fair value changes of debt instruments measured at fair value through other comprehensive income	23,075
		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	14,996
		Minority interests (non-controlling interests)	419
		Accumulated other comprehensive income	-
		Other items	419
		TOTAL EQUITY	3,958,926
		TOTAL EQUITY AND TOTAL LIABILITIES	55,921,504
MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES			
Loan commitments given	2,928,796		
Financial guarantees given	65,518		
Other commitments given	2,444,891		

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.