

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	7,249,649	Financial liabilities held for trading	21,831
Financial assets held for trading	74,761	Derivatives	21,831
Derivatives	10,483	Short positions	-
Equity instruments	15,802	Deposits	-
Debt securities	48,476	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	87,190	Deposits	-
Equity instruments	-	Central Banks	-
Debt securities	87,190	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	56,583,330
Financial assets designated at fair value through profit or loss	-	Deposits	54,551,108
Debt securities	-	Central Banks	5,024,608
Loans and advances	-	Credit institutions	3,308,536
Central Banks	-	Customers	46,217,964
Credit institutions	-	Debt securities issued	365,755
Customers	-	Other financial liabilities	1,666,467
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Memorandum item: subordinated debt	305,747
Financial assets at fair value through other comprehensive income	2,382,814	Derivatives - Hedge accounting	407,102
Equity instruments	469,843	Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Debt securities	1,912,971	Liabilities under insurance and reinsurance contracts	618,824
Loans and advances	-	Provisions	843,693
Central Banks	-	Pensions and other post employment defined benefit obligations	62,351
Credit institutions	-	Other long term employee benefits	190,597
Customers	-	Pending legal issues and tax litigation	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	705,041	Commitments and guarantees given	133,752
Financial assets at amortised cost	47,735,921	Other provisions	456,993
Debt securities	18,881,830	Tax liabilities	294,438
Loans and advances	28,854,091	Current tax liabilities	42,054
Central Banks	-	Deferred tax liabilities	252,384
Credit institutions	356,516	Share capital repayable on demand	-
Customers	28,497,575	Other liabilities	170,569
Memorandum item: Loaned or advanced as collateral (sale or pledge)	11,729,357	o/w: social work fund (only savings banks and credit cooperatives)	-
Derivatives - Hedge accounting	560,059	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	346,725		
Jointly-controlled entities	35,612		
Associates	311,113		
Assets under reinsurance and insurance contracts	2,107		
Tangible assets	1,153,846		
Property, plant and equipment	852,403		
For own use	852,403		
Leased out under operating lease	-		
Assigned to welfare projects (savings banks and credit cooperatives)	-		
Investment property	301,443		
o/w: leased out under operating lease	172,843		
Memorandum item: Acquired under finance lease	42,344		
Intangible assets	71,133		
Goodwill	47,587		
Other intangible assets	23,546		
Tax assets	2,689,182		
Current tax assets	18,048		
Deferred tax assets	2,671,134		
Other assets	395,467		
Insurance contracts linked to pensions	32,916		
Inventory	199,805		
Other	162,746		
Non-current assets and disposal groups classified as held for sale	253,381		
TOTAL ASSETS	63,002,235	TOTAL LIABILITIES	58,939,787
		EQUITY	
		Own Funds	3,964,655
		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	47,551
		Equity component of compound financial instruments	47,551
		Other equity instruments issued	-
		Other equity elements	-
		Retained earnings	1,034,533
		Revaluation reserves	-
		Other reserves	32,575
		Reserves or accumulated losses of investments in joint ventures and associates	(221,910)
		Other	254,485
		(-) Treasury shares	(30,619)
		Profit or loss attributable to owners of the parent	60,890
		(-) Interim dividends	-
		Accumulated other comprehensive income	97,317
		Items that will not be reclassified to profit or loss	65,565
		Actuarial gains or (-) losses on defined benefit pension plans	(787)
		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	2,660
		Fair value changes of equity instruments measured at fair value through other comprehensive income	63,692
		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	31,752
		Hedge of net investments in foreign operations [effective portion]	-
		Foreign currency translation	(16)
		Hedging derivatives. Cash flow hedges reserve [effective portion]	(7,982)
		Fair value changes of debt instruments measured at fair value through other comprehensive income	25,529
		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	14,221
		Minority interests (non-controlling interests)	476
		Accumulated other comprehensive income	-
		Other items	476
		TOTAL EQUITY	4,062,448
		TOTAL EQUITY AND TOTAL LIABILITIES	63,002,235
MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES			
Loan commitments given	2,453,733		
Financial guarantees given	64,693		
Other commitments given	3,972,234		

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.