

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	19,781,598	Financial liabilities held for trading	38,306
Financial assets held for trading	49,785	Derivatives	38,306
Derivatives	39,427	Short positions	-
Equity instruments	10,358	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	155,510	Deposits	-
Equity instruments	41	Central Banks	-
Debt securities	33,599	Credit institutions	-
Loans and advances	121,870	Customers	-
Central Banks	-	Debt securities issued	-
Credit institutions	-	Other financial liabilities	-
Customers	121,870	Memorandum item: subordinated debt	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Financial liabilities measured at amortised cost	104,670,349
Financial assets designated at fair value through profit or loss	-	Deposits	98,121,610
Debt securities	-	Central Banks	10,241,401
Loans and advances	-	Credit institutions	7,959,606
Central Banks	-	Customers	79,920,603
Credit institutions	-	Debt securities issued	2,916,151
Customers	-	Other financial liabilities	3,632,588
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Memorandum item: subordinated debt	573,061
Financial assets at fair value through other comprehensive income	977,303	Derivatives - Hedge accounting	1,007,774
Equity instruments	430,520	Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Debt securities	546,783	Liabilities under insurance and reinsurance contracts	529,665
Loans and advances	-	Provisions	1,294,006
Central Banks	-	Pensions and other post employment defined benefit obligations	158,479
Credit institutions	-	Other long term employee benefits	163,038
Customers	-	Pending legal issues and tax litigation	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	27,711	Commitments and guarantees given	123,719
Financial assets at amortised cost	82,769,077	Other provisions	848,770
Debt securities	25,415,174	Tax liabilities	398,045
Loans and advances	57,353,903	Current tax liabilities	50,032
Central Banks	-	Deferred tax liabilities	348,013
Credit institutions	877,845	Share capital repayable on demand	-
Customers	56,476,058	Other liabilities	543,728
Memorandum item: Loaned or advanced as collateral (sale or pledge)	23,373,493	o/w: social work fund (only savings banks and credit cooperatives)	-
Derivatives - Hedge accounting	1,586,485	Liabilities included in disposal groups classified as held for sale	-
Fair value changes of the hedged items in portfolio hedge of interest rate risk	(90,251)		
Investments in joint ventures and associates	976,738		
Jointly-controlled entities	63,109		
Associates	913,629		
Assets under reinsurance and insurance contracts	1,595		
Tangible assets	2,175,686		
Property, plant and equipment	1,364,166		
For own use	1,364,166		
Leased out under operating lease	-		
Assigned to welfare projects (savings banks and credit cooperatives)	-		
Investment property	811,520		
o/w: leased out under operating lease	621,914		
Memorandum item: Acquired under finance lease	42,078		
Intangible assets	78,865		
Goodwill	35,250		
Other intangible assets	43,615		
Tax assets	5,137,219		
Current tax assets	445,768		
Deferred tax assets	4,691,451		
Other assets	630,066		
Insurance contracts linked to pensions	93,858		
Inventory	139,607		
Other	396,601		
Non-current assets and disposal groups classified as held for sale	601,942		
<b>TOTAL ASSETS</b>	<b>114,831,618</b>	<b>TOTAL LIABILITIES</b>	<b>108,481,873</b>
		<b>EQUITY</b>	
		Own Funds	6,535,781
		Capital	663,708
		Paid up capital	663,708
		Unpaid capital which has been called up	-
		Memorandum item: Uncalled capital	-
		Share Premium	1,209,423
		Equity instruments issued other than capital	547,385
		Equity component of compound financial instruments	547,385
		Other equity instruments issued	-
		Other equity elements	-
		Retained earnings	3,778,337
		Revaluation reserves	-
		Other reserves	172,498
		Reserves or accumulated losses of investments in joint ventures and associates	(80,111)
		Other	252,609
		(-) Treasury shares	(248)
		Profit or loss attributable to owners of the parent	164,678
		(-) Interim dividends	-
		Accumulated other comprehensive income	(186,482)
		Items that will not be reclassified to profit or loss	74,769
		Actuarial gains or (-) losses on defined benefit pension plans	8,593
		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	18,870
		Fair value changes of equity instruments measured at fair value through other comprehensive income	47,306
		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	(261,251)
		Hedge of net investments in foreign operations [effective portion]	-
		Foreign currency translation	(78)
		Hedging derivatives. Cash flow hedges reserve [effective portion]	(204,440)
		Fair value changes of debt instruments measured at fair value through other comprehensive income	-25,816
		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	(30,917)
		Minority interests (non-controlling interests)	446
		Accumulated other comprehensive income	-
		Other items	446
		<b>TOTAL EQUITY</b>	<b>6,349,745</b>
		<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>114,831,618</b>
<b>MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES</b>			
Loan commitments given	3,690,832		
Financial guarantees given	69,405		
Other commitments given	6,240,674		

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.