

| ASSETS  |                   | LIABILITIES   |                   |
|---|-------------------|---|-------------------|
| Cash, cash balances at central banks and other demand deposits                  | 6.878.864         | Financial liabilities held for trading  | 50.318            |
| Financial assets held for trading   | 62.448            | Derivatives   | 50.318            |
| Derivatives   | 53.152            | Short positions   | -                 |
| Equity instruments  | 9.296             | 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   | 140.983           | Deposits  | -                 |
| Equity instruments  | 41                | Central Banks   | -                 |
| Debt securities   | 33.545            | Credit institutions   | -                 |
| Loans and advances  | 107.397           | Customers   | -                 |
| Central Banks   | -                 | Debt securities issued  | -                 |
| Credit institutions   | -                 | Other financial liabilities   | -                 |
| Customers   | 107.397           | Memorandum item: subordinated debt  | -                 |
| Memorandum item: Loaned or advanced as collateral (sale or pledge)              | -                 | Financial liabilities measured at amortised cost  | 87.109.280        |
| Financial assets designated at fair value through profit or loss                | -                 | Deposits  | 79.571.558        |
| Debt securities   | -                 | Central Banks   | 935.609           |
| Loans and advances  | -                 | Credit institutions   | 4.540.719         |
| Central Banks   | -                 | Customers   | 74.095.230        |
| Credit institutions   | -                 | Debt securities issued  | 3.854.016         |
| Customers   | -                 | Other financial liabilities   | 3.683.706         |
| Memorandum item: Loaned or advanced as collateral (sale or pledge)              | -                 | Memorandum item: subordinated debt  | 561.425           |
| Financial assets at fair value through other comprehensive income               | 1.169.256         | Derivatives - Hedge accounting  | 1.114.767         |
| Equity instruments  | 375.788           | Fair value changes of the hedged items in portfolio hedge of interest rate risk   | -                 |
| Debt securities   | 793.468           | Liabilities under insurance and reinsurance contracts   | 458.945           |
| Loans and advances  | -                 | Provisions  | 1.023.051         |
| Central Banks   | -                 | Pensions and other post employment defined benefit obligations  | 109.018           |
| Credit institutions   | -                 | Other long term employee benefits   | 112.840           |
| Customers   | -                 | Pending legal issues and tax litigation   | -                 |
| Memorandum item: Loaned or advanced as collateral (sale or pledge)              | 3.856             | Commitments and guarantees given  | 122.345           |
| Financial assets at amortised cost  | 79.104.368        | Other provisions  | 678.848           |
| Debt securities   | 25.353.908        | Tax liabilities   | 459.620           |
| Loans and advances  | 53.750.460        | Current tax liabilities   | 96.911            |
| Central Banks   | -                 | Deferred tax liabilities  | 362.709           |
| Credit institutions   | 1.065.471         | Share capital repayable on demand   | -                 |
| Customers   | 52.684.989        | Other liabilities   | 562.828           |
| Memorandum item: Loaned or advanced as collateral (sale or pledge)              | 15.514.735        | o/w: social work fund (only savings banks and credit cooperatives)  | -                 |
| Derivatives - Hedge accounting  | 1.533.498         | Liabilities included in disposal groups classified as held for sale   | -                 |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk | (210.891)         |   |                   |
| Investments in joint ventures and associates                                    | 985.707           |   |                   |
| Jointly-controlled entities   | 29.813            |   |                   |
| Associates  | 955.894           |   |                   |
| Assets under reinsurance and insurance contracts                                | 1.872             |   |                   |
| Tangible assets   | 1.924.777         |   |                   |
| Property, plant and equipment   | 1.258.964         |   |                   |
| For own use   | 1.258.964         |   |                   |
| Leased out under operating lease  | -                 |   |                   |
| Assigned to welfare projects (savings banks and credit cooperatives)            | -                 |   |                   |
| Investment property   | 665.813           |   |                   |
| o/w: leased out under operating lease   | 504.836           |   |                   |
| Memorandum item: Acquired under finance lease                                   | 70.867            |   |                   |
| Intangible assets   | 79.855            |   |                   |
| Goodwill  | 29.080            |   |                   |
| Other intangible assets   | 50.775            |   |                   |
| Tax assets  | 4.704.841         |   |                   |
| Current tax assets  | 72.846            |   |                   |
| Deferred tax assets   | 4.631.995         |   |                   |
| Other assets  | 278.175           |   |                   |
| Insurance contracts linked to pensions  | 23.413            |   |                   |
| Inventory   | 30.875            |   |                   |
| Other   | 223.887           |   |                   |
| Non-current assets and disposal groups classified as held for sale              | 605.101           |   |                   |
| <b>TOTAL ASSETS</b>   | <b>97.258.854</b> | <b>TOTAL LIABILITIES</b>  | <b>90.778.809</b> |
|   |                   | <b>EQUITY</b>   |                   |
|   |                   | Own Funds   | 6.428.687         |
|   |                   | 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  | 547.368           |
|   |                   | Equity component of compound financial instruments  | 547.368           |
|   |                   | Other equity instruments issued   | -                 |
|   |                   | Other equity elements   | -                 |
|   |                   | Retained earnings   | 3.784.640         |
|   |                   | Revaluation reserves  | -                 |
|   |                   | Other reserves  | 75.446            |
|   |                   | Reserves or accumulated losses of investments in joint ventures and associates  | (11.365)          |
|   |                   | Other   | 86.811            |
|   |                   | (-) Treasury shares   | (102)             |
|   |                   | Profit or loss attributable to owners of the parent   | 148.204           |
|   |                   | (-) Interim dividends   | -                 |
|   |                   | Accumulated other comprehensive income  | 48.748            |
|   |                   | Items that will not be reclassified to profit or loss   | 61.039            |
|   |                   | Actuarial gains or (-) losses on defined benefit pension plans  | (1.684)           |
|   |                   | 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                                  | 21.347            |
|   |                   | Fair value changes of equity instruments measured at fair value through other comprehensive income                            | 41.376            |
|   |                   | 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  | (12.291)          |
|   |                   | Hedge of net investments in foreign operations [effective portion]  | -                 |
|   |                   | Foreign currency translation  | (100)             |
|   |                   | Hedging derivatives. Cash flow hedges reserve [effective portion]   | (84.485)          |
|   |                   | Fair value changes of debt instruments measured at fair value through other comprehensive income                              | (46.083)          |
|   |                   | Hedging instruments [not designated elements]   | 68.175            |
|   |                   | 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                                  | 50.202            |
|   |                   | Minority interests (non-controlling interests)  | 2.610             |
|   |                   | Accumulated other comprehensive income  | -                 |
|   |                   | Other items   | 2.610             |
|   |                   | <b>TOTAL EQUITY</b>   | <b>6.480.045</b>  |
|   |                   | <b>TOTAL EQUITY AND TOTAL LIABILITIES</b>   | <b>97.258.854</b> |
| MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES                                   |                   |   |                   |
| Loan commitments given  | 4.348.993         |   |                   |
| Financial guarantees given  | 59.243            |   |                   |
| Other commitments given   | 2.716.526         |   |                   |

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.