

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	1,703,571	Financial liabilities held for trading	31,616
Financial assets held for trading	59,468	Derivatives	31,616
Derivatives	22,848	Short positions	-
Equity instruments	-	Deposits	-
Debt securities	36,620	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)	16,932	Financial liabilities designated at fair value through profit or loss	-
Financial assets designated at fair value through profit or loss	-	Deposits	-
Equity instruments	-	Central Banks	-
Debt securities	-	Credit institutions	-
Loans and advances	-	Customers	-
Central Banks	-	Debt securities issued	-
Credit institutions	-	Other financial liabilities	-
Customers	-	o/w: subordinated debt	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Financial liabilities measured at amortized cost	51,610,621
Available-for-sale financial assets	3,576,080	Deposits	49,915,869
Equity instruments	663,160	Central Banks	3,340,420
Debt securities	2,912,920	Credit institutions	1,243,158
Memorandum item: Loaned or advanced as collateral (sale or pledge)	1,339,660	Customers	45,332,291
Loans and receivables	33,369,383	Debt securities issued	813,880
Debt securities	2,873,470	Other financial liabilities	880,872
Loans and advances	30,495,913	o/w: subordinated debt	613,842
Central Banks	-	Hedging derivatives	34,084
Credit institutions	150,752	Fair value changes of the hedged items in portfolio hedges of interest rate risk	-
Customers	30,345,161	Liabilities under insurance contracts	3,968
Memorandum item: Loaned or advanced as collateral (sale or pledge)	1,414,934	Provisions	677,572
Held-to-maturity investments	11,119,490	Pensions and other post-employment commitments	174,607
Memorandum item: Loaned or advanced as collateral (sale or pledge)	4,203,375	Other long-term staff retributions	144,481
Hedging derivatives	545,846	Provisions for taxes and other legal contingencies	-
Fair value changes of the hedged items in portfolio hedges of interest rate risk	-	Contingent liabilities and commitments	109,148
Investments in subsidiaries, joint ventures and associates	284,044	Other provisions	249,336
Jointly-controlled entities	76,985	Tax liabilities	226,917
Associates	207,059	Current tax liabilities	11,018
Insurance or reinsurance assets	-	Deferred tax liabilities	215,899
Tangible assets	1,422,379	Other liabilities	255,020
Property, plant and equipment	994,454	o/w: social work fund (only savings Banks and credit co-operatives)	-
For own use	994,454	Liabilities included in disposal groups classified as held for sale	-
Leased out under operating lease	-		
Investment properties	427,925		
o/w: leased out under operating lease	250,219		
Memorandum item: Acquired under finance lease	853		
Intangible assets	759	TOTAL LIABILITIES	52,839,798
Goodwill	184		
Other intangible assets	575		
Tax assets	2,539,502		
Current tax assets	20,768	EQUITY	
Deferred tax assets	2,518,734	Shareholders' Funds	2,921,974
Other assets	627,293	Capital	922,802
Insurance contracts linked to pensions	138,690	Registered capital	922,802
Inventory	449,329	Non-registered demanded capital	-
Other	39,274	Memorandum item: Non-demanded capital	-
Non-current assets and disposal groups held for sale	741,442	Share Premium	1,140,673
		Equity instruments issued other than capital	49,259
		Equity component of compound financial instruments	49,259
		Other	-
		Other equity elements	-
		Retained earnings	714,323
		Revaluation reserves	-
		Other reserves	59,958
		Retained earnings or losses from investments in subsidiaries, joint ventures and associates	(301,470)
		Other	361,428
		(-) Treasury shares	-
		Profit or loss attributable to parent	51,959
		(-) Interim dividend	(17,000)
		Accumulated other comprehensive income	24,312
		Items not subject to reclassification to income statement	(1,183)
		Actuarial gains (losses) on pension plans	(1,183)
		Non-current assets and disposal groups classified as held-for-sale	-
		Part in profit or losses from investments in subsidiaries, joint-ventures and associates	-
		Other valuation adjustments	-
		Items subject to reclassification to income statement	25,495
		Hedges of net investments in operations abroad	-
		Exchange differences	26
		Hedging derivatives. Cash flow hedges (effective portion)	(8,939)
		Available-for-sale financial assets	21,995
		Debt instruments	(32,661)
		Equity instruments	54,656
		Non-current assets and disposal groups classified as held-for-sale	-
		Part in profit or losses from investments in subsidiaries, joint-ventures and associates	12,413
		Minority interest (non-controlling interest)	203,173
		Other accumulated comprehensive result	(723)
		Other	203,896
		TOTAL EQUITY	3,149,459
		TOTAL EQUITY AND TOTAL LIABILITIES	55,989,257
MEMORANDUM ITEMS: OUT OF BALANCE EXPOSURES			
Financial guarantees given	1,043,090		
Contingents commitments	3,592,823		

NOTE: From 30 June 2016, the information has been adapted to the new structure for financial statements under Bank of Spain Circular 5/2014, which amended Bank of Spain Circular 4/2004, in accordance with EU-IFRS, which is different from previous periods and is not homogeneous.