Thousand euros

3,149,459

55,989,257

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	1,703,571 59,468	Financial liabilities held for trading Derivatives	31,i
Derivatives	22,848	Short positions	31,
Equity instruments	22,848	Deposits	
Debt securities	36,620	Central Banks	
Loans and advances	30,020	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	10,552	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
Available-for-sale financial assets	3,576,080	Deposits	49,915
Equity instruments	663,160	Central Banks	3,340
Debt securities	2,912,920	Credit institutions	1,243
Nemorandum item: Loaned or advanced as collateral (sale or pledge)	1,339,660	Customers	45,332
oans and receivables	33,369,383	Debt securities issued	813
Debt securities	2,873,470	Other financial liabilities	880
Loans and advances	30,495,913	o/w: subordinated debt	613
Central Banks		Hedging derivatives	34
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
Memorandum item: Loaned or advanced as collateral (sale or pledge)	1,414,934	Provisions	677
Held-to-maturity investments	11,119,490	Pensions and other post-employment commitments	174
Memorandum item: Loaned or advanced as collateral (sale or pledge)	4,203,375	Other long-term staff retributions	144
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
investments in subsidiaries, joint ventures and associates	284,044	Other provisions	249
Jointly-controlled entities	76,985	Tax liabilities	226
Associates	207,059	Current tax liabilities	11
nsurance or reinsurance assets	-	Deferred tax liabilities	215
angible assets	1,422,379	Other liabilities	255
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	427,925		
Investment properties			
o/w: leased out under operating lease	250,219		
o/w: leased out under operating lease Memorandum item: Acquired under finance lease	250,219 853		
o/w: leased out under operating lease Memorandum Item: Acquired under finance lease ntangible assets	250,219 853 759	TOTAL LIABILITIES	52,839,
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets Goodwill	250,219 853 759 184		52,839
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets	250,219 853 759 184 575	EQUITY	
o/w: leased out under operating lease whemorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets ax assets	250,219 853 759 184 575 2,539,502	EQUITY Shareholders' Funds	2,921
o/w: leased out under operating lease demorandum item: Acquired under finance lease ttangible assets Goodwill Other intangible assets as assets Current tax assets Current tax assets	250,219 853 759 184 575 2,539,502 20,768	EQUITY Shareholders' Funds Capital	2,921 922
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets Fax assets Current tax assets Deferred tax assets	250,219 853 759 184 575 2,539,502 20,768 2,518,734	EQUITY Shareholders' Funds Capital Registered capital	2,921 922
o/w: leased out under operating lease whemorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Other assets	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293	EQUITY Shareholders' Funds Capital Registered capital Non-registered demanded capital	2,921 922
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets fax assets Current tax assets Deferred tax assets Other assets Insurance contracts linked to pensions	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690	EQUITY Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum Item: Non-demanded capital	2,921 922 922
o/w: leased out under operating lease whemorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets fax assets Current tax assets Deferred tax assets ther assets Insurance contracts linked to pensions Inventory	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329	EQUITY Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium	2,921 922 922
o/w: leased out under operating lease Memorandum item: Acquired under finance lease Itangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274	EQUITY Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital	2,921 922 922 1,140 49
o/w: leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Other assets Insurance contracts linked to pensions Inventory Other	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments	2,921 922 922 1,140 49
o/w: leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups held for sale	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	EQUITY Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other	52,839 2,921, 922, 922, 1,140, 49,
o/w: leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups held for sale	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements	2,921 922 922 1,140 49
o/w: leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups held for sale	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum Item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings	2,921 922 922 1,140 49
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves	2,921 922 922 1,140 49 49
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum Item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves	2,921 922 922 1,140 49 49 714
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other Other equity elements Retained earnings Revaluation reserves Other reserves Retained earnings or losses from investments in subsidiaries, joint ventures and associates	2,921 922 922 1,140 49 714 59 (301,
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum Item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves Retained earnings or losses from investments in subsidiaries, joint ventures and associates Other	2,921 922 922 1,140 49 714 59 (301,
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves Retained earnings or losses from investments in subsidiaries, joint ventures and associates Other (-) Treasury shares	2,921 922 922 1,140 49 45 714 58 (301, 361
o/w: leased out under operating lease Memorandum item: Acquired under finance lease Itangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves Retained earnings or losses from investments in subsidiaries, joint ventures and associates Other (-) Treasury shares Profit or loss attributable to parent	2,921 922 927 1,144 45 45 714 55 (30) 361
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves Retained earnings or losses from investments in subsidiaries, joint ventures and associates Other (-) Treasury shares Profit or loss attributable to parent (-) Interim dividend	2,921 922 922 1,140 49 45 714 59 (301, 361
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves Retained earnings or losses from investments in subsidiaries, joint ventures and associates Other (-) Treasury shares Profit or loss attributable to parent (-) Interim dividend Accumulated other comprehensive income	2,921 922 922 1,140 49 714 59 (301, 361 51 (17,
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves Retained earnings or losses from investments in subsidiaries, joint ventures and associates Other (-) Treasury shares Profit or loss attributable to parent (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement	2,921 922 922 1,140 49 45 714 59 (301, 361 17, 24
o/w: leased out under operating lease Memorandum item: Acquired under finance lease Itangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves Retained earnings or losses from investments in subsidiaries, joint ventures and associates Other (-) Treasury shares Profit or loss attributable to parent (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans	2,921 922 922 1,140 49 45 714 59 (301, 361 17, 24
o/w: leased out under operating lease Memorandum item: Acquired under finance lease Itangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves Retained earnings or losses from investments in subsidiaries, joint ventures and associates Other (-) Treasury shares Profit or loss attributable to parent (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans Non-current assets and disposal groups classified as held-for-sale	2,921 922 923 1,140 45 45 714 55 (301 363 117, 24
o/w: leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum Item: Non-demanded capital Memorandum Item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves Retained earnings or losses from investments in subsidiaries, joint ventures and associates Other (-) Treasury shares Profit or loss attributable to parent (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans Non-current assets and disposal groups classified as held-for-sale Part in profit or losses from investments in subsidiaries, joint-ventures and associates	2,921 922 923 1,140 45 45 714 55 (301 363 117, 24
o/w: leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups held for sale	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum Item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves Retained earnings or losses from investments in subsidiaries, joint ventures and associates Other (-) Treasury shares Profit or loss attributable to parent (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans 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	2,921 922 922 1,140 49 45 714 59 (301) 361 51 (17, 24 (1, (1,
o/w: leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves Retained earnings or losses from investments in subsidiaries, joint ventures and associates Other (-) Treasury shares Profit or loss attributable to parent (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans 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 ceclassification to income statement	2,921 922 922 1,140 49 45 714 59 (301) 361 51 (17, 24 (1, (1,
o/w: leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves Retained earnings or losses from investments in subsidiaries, joint ventures and associates Other (-) Treasury shares Profit or loss attributable to parent (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans 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	2,921 922 922 1,140 49 45 714 59 (301) 361 51 (17, 24 (1, (1,
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves Retained earnings or losses from investments in subsidiaries, joint ventures and associates Other (-) Treasury shares Profit or loss attributable to parent (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans 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 Hedges of net investments in operations abroad Exchange differences	2,921 922 922 1,140 49 45 714 58 (301, 361 11 (17, 24 (1, (1, (1, (1, (1, (1, (1, (1, (1, (1,
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves Retained earnings or losses from investments in subsidiaries, joint ventures and associates Other (-) Treasury shares Profit or loss attributable to parent (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans 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 Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion)	2,921 922 922 1,144 455 (301 361 51 (17, 24 (1)
o/w: leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups held for sale	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves Retained earnings or losses from investments in subsidiaries, joint ventures and associates Other (-) Treasury shares Profit or loss attributable to parent (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans Non-current assetts 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 Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion) Available-for-sale financial assets	2,921 922 922 1,144 45 45 (301 363 51 (17, 24 (1,1) (1,1)
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves Retained earnings or losses from investments in subsidiaries, joint ventures and associates Other (-) Treasury shares Profit or loss stuributable to parent (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans 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 Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion) Available-for-sale financial assets Debt instruments	2,921 922 922 1,140 45 714 55 (301, 361 51 (17, 24 (1, (1, (1, 25) (8, 2; (32, (32, (32, (32, (32, (32, (32, (32,
o/w: leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups held for sale	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves Retained earnings or losses from investments in subsidiaries, joint ventures and associates Other (-) Treasury shares Profit or loss attributable to parent (-) Interim dividend Accumulated other comprehensive income Items ont subject to reclassification to income statement Actuarial gains (losses) on pension plans 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 Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion) Available-for-sale financial assets Debt instruments Equity instruments Equity instruments Equity instruments Equity instruments Equity instruments	2,921 922 922 1,140 49 49 714 59 (301, 361 51 (17, 24 (1, (1, (1, 25)
o/w: leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups held for sale	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum Item: Non-demanded capital Memorandum Item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves Retained earnings or losses from investments in subsidiaries, joint ventures and associates Other (-) Treasury shares Profit or loss attributable to parent (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans 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 Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion) Available-for-sale financial assets Debt instruments Equity instruments Equity instruments Equity instruments Equity instruments	2,921 922 922 1,140 49 49 714 59 (301, 361 51, (17, 24 (1, (1, (1, (2, 2)) 2, (2, (3, (2, 2)) 3, (2, (3, (2, 2)) 3, (3, (2, 2)) 3, (3, (2, 2) 3, (2, 2) 3, (3, (2, 2) 3, (2, 2) 3, (3, (2, 2) 3, (3, (2, 2) 3, (2, 2) 3, (3, (2, 2) 3, (3, (2, 2) 3, (2, 2) 3, (3, (2, 2) 3, (3, (2, 2) 3, (2, 2) 3, (3, (2, 2) 3, (2, 2)
o/w: leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves Retained earnings or losses from investments in subsidiaries, joint ventures and associates Other (-) Treasury shares Profit or loss attributable to parent (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans 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 Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion) Available-for-sale financial assets Debt instruments Equity instruments Ron-current assets and disposal groups classified as held-for-sale Part in profit or losses from investments in subsidiaries, joint-ventures and associates Peter instruments Report of profit or losses from investments in subsidiaries, joint-ventures and associates	2,921 922 922 1,140 49 49 59 (301, 301, 31 (17, 24 (1, (1, (2, (32, (32, (34, (34, (34, (34, (34, (34, (34, (34
o/w: leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves Retained earnings or losses from investments in subsidiaries, joint ventures and associates Other (-) Treasury shares Profit or loss attributable to parent (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans 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 Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion) Available-for-sale financial assets Debt instruments Equity instruments Equity instruments Equity instruments Equity instruments For a part in profit or losses from investments in subsidiaries, joint-ventures and associates Minority interest (non-controlling interest)	2,921 922 922 1,140 49 49 714 59 (301, 361 51 (17, 24 (1, (1, (1, (2, (1, (2, (2, (2, (2, (2, (2, (2, (2, (2, (2
o/w: leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Other assets Insurance contracts linked to pensions Inventory	250,219 853 759 184 575 2,539,502 20,768 2,518,734 627,293 138,690 449,329 39,274 741,442	Shareholders' Funds Capital Registered capital Non-registered demanded capital Memorandum item: Non-demanded capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other Other equity elements Retained earnings Revaluation reserves Other reserves Retained earnings or losses from investments in subsidiaries, joint ventures and associates Other (-) Treasury shares Profit or loss attributable to parent (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans 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 Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion) Available-for-sale financial assets Debt instruments Equity instruments Ron-current assets and disposal groups classified as held-for-sale Part in profit or losses from investments in subsidiaries, joint-ventures and associates Peter instruments Report of profit or losses from investments in subsidiaries, joint-ventures and associates	2,921, 922, 922, 1,140,

1,043,090 TOTAL EQUITY 3,592,823

TOTAL EQUITY AND TOTAL LIABILITIES

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.	

MEMORANDUM ITEMS: OUT OF BALANCE EXPOSURES

Financial guarantees given Contingents commitments