

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	2,998,576	Financial liabilities held for trading	29,135
Financial assets held for trading	62,884	Derivatives	29,135
Derivatives	18,450	Short positions	-
Equity instruments	31,539	Deposits	-
Debt securities	12,895	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)	9,506	Financial liabilities designated at fair value through profit or loss	-
Non-trading financial assets mandatorily at fair value through profit or loss	76,986	Deposits	-
Equity instruments	-	Central Banks	-
Debt securities	76,986	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	52,043,402
Financial assets designated at fair value through profit or loss	42,555	Deposits	51,187,384
Debt securities	-	Central Banks	3,326,678
Loans and advances	42,555	Credit institutions	3,295,758
Central Banks	-	Customers	44,564,948
Credit institutions	-	Debt securities issued	130,020
Customers	42,555	Other financial liabilities	725,998
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Memorandum item: subordinated debt	-
Financial assets at fair value through other comprehensive income	6,924,729	Derivatives - Hedge accounting	107,380
Equity instruments	604,372	Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Debt securities	6,320,357	Liabilities under insurance and reinsurance contracts	616,625
Loans and receivables	-	Provisions	869,976
Central Banks	-	Pensions and other post employment defined benefit obligations	163,702
Credit institutions	-	Other long term employee benefits	121,110
Customers	-	Pending legal issues and tax litigation	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	1,223,914	Commitments and guarantees given	138,592
Financial assets at amortised cost	42,514,433	Other provisions	446,572
Debt securities	12,615,225	Tax liabilities	270,959
Loans and advances	29,899,208	Current tax liabilities	15,563
Central Banks	-	Deferred tax liabilities	255,396
Credit institutions	628,496	Share capital repayable on demand	-
Customers	29,270,712	Other liabilities	349,355
Memorandum item: Loaned or advanced as collateral (sale or pledge)	2,985,621	o/w: social work fund (only savings banks and credit co-operatives)	-
Derivatives - Hedge accounting	503,920	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	370,153		
Jointly-controlled entities	37,964	TOTAL LIABILITIES	54,286,832
Associates	332,189		
Assets under reinsurance and insurance contracts	1,608		
Tangible assets	1,244,151	EQUITY	
Property, plant and equipment	861,842	Own Funds	3,785,851
For own use	861,842	Capital	1,610,302
Leased out under operating lease	-	Paid up capital	1,610,302
Investment property	382,309	Unpaid capital which has been called up	-
o/w: leased out under operating lease	219,223	Memorandum item: Uncalled capital	-
Memorandum item: Acquired under finance lease	-	Share Premium	1,209,423
Intangible assets	63,961	Equity instruments issued other than capital	48,565
Goodwill	61,651	Equity component of compound financial instruments	48,565
Other intangible assets	2,310	Other equity instruments issued	-
Tax assets	2,612,732	Other equity elements	-
Current tax assets	52,200	Retained earnings	1,046,648
Deferred tax assets	2,560,532	Revaluation reserves	-
Other assets	460,878	Other reserves	(152,493)
Insurance contracts linked to pensions	131,477	Reserves or accumulated losses of investments in joint ventures and associates	(393,709)
Inventory	242,255	Other	241,216
Other	87,146	(-) Treasury shares	-
Non-current assets and disposal groups classified as held for sale	427,847	Profit or loss attributable to owners of the parent	58,011
		(-) Interim dividends	(34,605)
TOTAL ASSETS	58,305,413	Accumulated other comprehensive income	201,883
		Items that will not be reclassified to profit or loss	16,882
		Actuarial gains or (-) losses on defined benefit pension plans	183
		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	6,742
		Fair value changes of equity instruments measured at fair value through other comprehensive income	9,957
		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	185,001
		Hedge of net investments in foreign operations [effective portion]	-
		Foreign currency translation	(156)
		Hedging derivatives, Cash flow hedges reserve [effective portion]	9,202
		Fair value changes of debt instruments measured at fair value through other comprehensive income	155,420
		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	20,535
		Minority interests (non-controlling interests)	30,847
		Accumulated other comprehensive income	4,558
		Other items	26,289
		TOTAL EQUITY	4,018,581
		TOTAL EQUITY AND TOTAL LIABILITIES	58,305,413
MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES			
Loan commitments given	2,808,329		
Financial guarantees given	73,917		
Other commitments given	2,890,420		

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.