

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	2,820,723	Financial liabilities held for trading	17,778
Financial assets held for trading	35,330	Derivatives	17,778
Derivatives	12,888	Short positions	-
Equity instruments	22,442	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	84,697	Deposits	-
Equity instruments	-	Central Banks	-
Debt securities	84,697	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	50,212,166
Financial assets designated at fair value through profit or loss	-	Deposits	49,077,468
Debt securities	-	Central Banks	3,313,104
Loans and advances	-	Credit institutions	2,461,922
Central Banks	-	Customers	43,302,442
Credit institutions	-	Debt securities issued	60,019
Customers	-	Other financial liabilities	1,074,679
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Memorandum item: subordinated debt	-
Financial assets at fair value through other comprehensive income	3,176,887	Derivatives - Hedge accounting	308,199
Equity instruments	579,866	Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Debt securities	2,597,021	Liabilities under insurance and reinsurance contracts	642,839
Loans and advances	-	Provisions	860,533
Central Banks	-	Pensions and other post employment defined benefit obligations	146,579
Credit institutions	-	Other long term employee benefits	122,192
Customers	-	Pending legal issues and tax litigation	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	178,803	Commitments and guarantees given	131,649
Financial assets at amortised cost	44,603,894	Other provisions	460,113
Debt securities	15,523,788	Tax liabilities	247,900
Loans and advances	29,080,106	Current tax liabilities	35,061
Central Banks	-	Deferred tax liabilities	212,839
Credit institutions	1,061,662	Share capital repayable on demand	-
Customers	28,018,444	Other liabilities	266,097
Memorandum item: Loaned or advanced as collateral (sale or pledge)	7,292,358	o/w: social work fund (only savings banks and credit cooperatives)	-
Derivatives - Hedge accounting	493,730	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	352,065		
Jointly-controlled entities	36,502		
Associates	315,563		
Assets under reinsurance and insurance contracts	1,739		
Tangible assets	1,228,319		
Property, plant and equipment	889,615		
For own use	889,615		
Leased out under operating lease	-		
Assigned to welfare projects (savings banks and credit cooperatives)	-		
Investment property	338,704		
o/w: leased out under operating lease	220,615		
Memorandum item: Acquired under finance lease	-		
Intangible assets	61,219		
Goodwill	55,298		
Other intangible assets	5,921		
Tax assets	2,615,463		
Current tax assets	38,150		
Deferred tax assets	2,577,313		
Other assets	556,682		
Insurance contracts linked to pensions	118,893		
Inventory	274,888		
Other	162,901		
Non-current assets and disposal groups classified as held for sale	380,285		
TOTAL ASSETS	56,411,033	TOTAL LIABILITIES	52,555,512
		EQUITY	
		Own Funds	3,903,166
		Capital	1,610,302
		Paid up capital	1,610,302
		Unpaid capital which has been called up	-
		Memorandum item: Uncalled capital	-
		Share Premium	1,209,423
		Equity instruments issued other than capital	47,825
		Equity component of compound financial instruments	47,825
		Other equity instruments issued	-
		Other equity elements	-
		Retained earnings	1,059,757
		Revaluation reserves	-
		Other reserves	(24,060)
		Reserves or accumulated losses of investments in joint ventures and associates	(278,545)
		Other	254,485
		(-) Treasury shares	(2,353)
		Profit or loss attributable to owners of the parent	63,289
		(-) Interim dividends	(61,017)
		Accumulated other comprehensive income	-48,064
		Items that will not be reclassified to profit or loss	23,690
		Actuarial gains or (-) losses on defined benefit pension plans	1,644
		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	6,641
		Fair value changes of equity instruments measured at fair value through other comprehensive income	15,405
		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	-71,754
		Hedge of net investments in foreign operations [effective portion]	-
		Foreign currency translation	(70)
		Hedging derivatives. Cash flow hedges reserve [effective portion]	(50,884)
		Fair value changes of debt instruments measured at fair value through other comprehensive income	-27,566
		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	6,766
		Minority interests (non-controlling interests)	419
		Accumulated other comprehensive income	-
		Other items	419
		TOTAL EQUITY	3,855,521
		TOTAL EQUITY AND TOTAL LIABILITIES	56,411,033
MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES			
Loan commitments given	2,794,904		
Financial guarantees given	63,503		
Other commitments given	3,511,693		

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.