

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	2,366,491	Financial liabilities held for trading	52,225
Financial assets held for trading	47,596	Derivatives	52,225
Derivatives	31,974	Short positions	-
Equity instruments	15,622	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	84,808	Deposits	-
Equity instruments	-	Central Banks	-
Debt securities	84,808	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	49,166,663
Financial assets designated at fair value through profit or loss	-	Deposits	47,633,375
Debt securities	-	Central Banks	3,299,548
Loans and advances	-	Credit institutions	1,059,793
Central Banks	-	Customers	43,274,034
Credit institutions	-	Debt securities issued	362,087
Customers	-	Other financial liabilities	1,171,201
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Memorandum item: subordinated debt	302,085
Financial assets at fair value through other comprehensive income	2,100,113	Derivatives - Hedge accounting	393,090
Equity instruments	528,975	Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Debt securities	1,571,138	Liabilities under insurance and reinsurance contracts	615,368
Loans and advances	-	Provisions	864,587
Central Banks	-	Pensions and other post employment defined benefit obligations	62,616
Credit institutions	-	Other long term employee benefits	197,525
Customers	-	Pending legal issues and tax litigation	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	15,987	Commitments and guarantees given	127,679
Financial assets at amortised cost	45,422,094	Other provisions	476,767
Debt securities	16,778,750	Tax liabilities	294,561
Loans and advances	28,643,344	Current tax liabilities	37,727
Central Banks	-	Deferred tax liabilities	256,834
Credit institutions	565,743	Share capital repayable on demand	-
Customers	28,077,601	Other liabilities	212,241
Memorandum item: Loaned or advanced as collateral (sale or pledge)	6,616,859	o/w: social work fund (only savings banks and credit cooperatives)	-
Derivatives - Hedge accounting	679,991	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	323,611		
Jointly-controlled entities	38,110		
Associates	285,501		
Assets under reinsurance and insurance contracts	1,846		
Tangible assets	1,154,793		
Property, plant and equipment	859,092		
For own use	859,092		
Leased out under operating lease	-		
Assigned to welfare projects (savings banks and credit cooperatives)	-		
Investment property	295,701		
o/w: leased out under operating lease	169,465		
Memorandum item: Acquired under finance lease	44,917		
Intangible assets	70,101		
Goodwill	49,129		
Other intangible assets	20,972		
Tax assets	2,684,211		
Current tax assets	17,033		
Deferred tax assets	2,667,178		
Other assets	392,745		
Insurance contracts linked to pensions	32,801		
Inventory	206,535		
Other	153,409		
Non-current assets and disposal groups classified as held for sale	303,828		
TOTAL ASSETS	55,632,228	TOTAL LIABILITIES	51,598,735
		EQUITY	
		Own Funds	3,951,989
		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	47,554
		Equity component of compound financial instruments	47,554
		Other equity instruments issued	-
		Other equity elements	-
		Retained earnings	1,030,041
		Revaluation reserves	-
		Other reserves	39,372
		Reserves or accumulated losses of investments in joint ventures and associates	(215,113)
		Other	254,485
		(-) Treasury shares	(30,609)
		Profit or loss attributable to owners of the parent	45,906
		(-) Interim dividends	-
		Accumulated other comprehensive income	81,027
		Items that will not be reclassified to profit or loss	57,875
		Actuarial gains or (-) losses on defined benefit pension plans	(787)
		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	(2,291)
		Fair value changes of equity instruments measured at fair value through other comprehensive income	60,953
		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	23,152
		Hedge of net investments in foreign operations [effective portion]	-
		Foreign currency translation	(16)
		Hedging derivatives. Cash flow hedges reserve [effective portion]	10,708
		Fair value changes of debt instruments measured at fair value through other comprehensive income	13,030
		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	(570)
		Minority interests (non-controlling interests)	477
		Accumulated other comprehensive income	-
		Other items	477
		TOTAL EQUITY	4,033,493
		TOTAL EQUITY AND TOTAL LIABILITIES	55,632,228
MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES			
Loan commitments given	2,526,936		
Financial guarantees given	61,377		
Other commitments given	3,016,124		

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.