CONSOLIDATED BALANCE SHEET AT 31 MARCH 2021

ASSETS Cash, cash balances at central banks and other demand deposits	7,682,143	LIABILITIES Financial liabilities held for trading	22,
Financial assets held for trading	147,621	Derivatives	22,
Derivatives	26,466	Short positions	22,
Equity instruments	15,917	Deposits	
Debt securities	105,238	Central Banks	
Loans and advances	103,230	Credit institutions	
Central Banks		Customers	
Credit institutions	•	Debt securities issued	
Customers	-	Other financial liabilities	
	•		
femorandum item: Loaned or advanced as collateral (sale or pledge)		Financial liabilities designated at fair value through profit or loss	
on-trading financial assets mandatorily at fair value through profit or loss	63,549	Deposits	
Equity instruments	-	Central Banks	
Debt securities	63,549	Credit institutions	
Loans and advances	-	Customers	
Central Banks	-	Debt securities issued	
Credit institutions	-	Other financial liabilities	
Customers		Memorandum item: subordinated debt	
femorandum item: Loaned or advanced as collateral (sale or pledge)		Financial liabilities measured at amortised cost	59,19
inancial assets designated at fair value through profit or loss	-	Deposits	57,34
Debt securities	-	Central Banks	5,47
Loans and advances	_	Credit institutions	4,16
Central Banks	_	Customers	47,70
Credit institutions	_	Debt securities issued	36
Customers		Other financial liabilities	1,48
lemorandum item: Loaned or advanced as collateral (sale or pledge)	4 430 475	Memorandum item: subordinated debt	30
nancial assets at fair value through other comprehensive income	1,139,176	Derivatives - Hedge accounting	54
Equity instruments	431,692	Fair value changes of the hedged items in portfolio hedge of interest rate risk	
Debt securities	707,484	Liabilities under insurance and reinsurance contracts	59
Loans and advances	-	Provisions	74
Central Banks	-	Pensions and other post employment defined benefit obligations	5
Credit institutions	-	Other long term employee benefits	16
Customers	-	Pending legal issues and tax litigation	
Nemorandum item: Loaned or advanced as collateral (sale or pledge)	24,432	Commitments and guarantees given	11
inancial assets at amortised cost	50,816,364	Other provisions	402
Debt securities	22,481,288	Tax liabilities	26
Loans and advances	28,335,076	Current tax liabilities	4
Central Banks		Deferred tax liabilities	22
Credit institutions	600,844	Share capital repayable on demand	
Customers	27,734,232	Other liabilities	225
			22:
Memorandum item: Loaned or advanced as collateral (sale or pledge)	15,430,430	o/w: social work fund (only savings banks and credit cooperatives)	
Derivatives - Hedge accounting	736,585	Liabilities included in disposal groups classified as held for sale	
air value changes of the hedged items in portfolio hedge of interest rate risk	-		
nvestments in joint ventures and associates	363,414		
Jointly-controlled entities	34,942		
Jointly-controlled entities	34,942	TOTAL LIABILITIES	61,601
Jointly-controlled entities Associates ssets under reinsurance and insurance contracts	34,942 328,472 1,730	TOTAL LIABILITIES	61,601
Jointly-controlled entities Associates ssets under reinsurance and insurance contracts angible assets	34,942 328,472 1,730 1,123,802		61,601
Jointly-controlled entities Associates ssets under reinsurance and insurance contracts angible assets Property, plant and equipment	34,942 328,472 1,730 1,123,802 815,391	ЕQUITY	
Jointly-controlled entities Associates Associates sagets under reinsurance and insurance contracts angible assets Property, plant and equipment For own use	34,942 328,472 1,730 1,123,802	EQUITY Own Funds	4,02
Jointly-controlled entities Associates ssets under reinsurance and insurance contracts angible assets Property, plant and equipment For own use Leased out under operating lease	34,942 328,472 1,730 1,123,802 815,391	EQUITY Own Funds Capital	4,02 1,57
Jointly-controlled entities Associates ssets under reinsurance and insurance contracts angible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfaire projects (savings banks and credit cooperatives)	34,942 328,472 1,730 1,123,802 815,391 815,391	EQUITY Own Funds Capital Paid up capital	4,02 1,57
Jointly-controlled entities Associates ssets under reinsurance and insurance contracts angible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property	34,942 328,472 1,730 1,123,802 815,391 815,391	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up	4,02 1,57
Jointly-controlled entities Associates ssets under reinsurance and insurance contracts angible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property of w. leased out under operating lease	34,942 328,472 1,730 1,123,802 815,391 - - 308,411 266,844	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital	4,02 : 1,57 9
Jointly-controlled entities Associates ssets under reinsurance and insurance contracts angible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property O'w: leased out under operating lease temorandum item: Acquired under finance lease	34,942 328,472 1,730 1,123,802 815,391 508,411 206,844 33,048	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum Item: Uncalled capital Share Premium	4,02 1,57 1,57
Jointly-controlled entities Associates ssets under reinsurance and insurance contracts angible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property O'w: leased out under operating lease temorandum item: Acquired under finance lease	34,942 328,472 1,730 1,123,802 815,391 - - 308,411 266,844	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital	4,02 : 1,57 9 1,579
Jointly-controlled entities Associates Associates sagets under reinsurance and insurance contracts angible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property O'w: leased out under operating lease demorandum item: Acquired under finance lease strangible assets Goodwill	34,942 328,472 1,730 1,123,802 815,391 508,411 206,844 33,048	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments	4,021 1,579 1,579 1,209
Jointly-controlled entities Associates Associates sunder reinsurance and insurance contracts angible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets	34,942 328,472 1,730 1,123,802 815,391 815,391 308,411 206,844 33,048 76,767	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital	4,021 1,579 1,579 1,209
Jointly-controlled entities Associates Associates sagible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property o/w: leased out under operating lease Admorandum Item: Acquired under finance lease Admorandum Item: Acquired under finance lease Goodwill	34,942 328,472 1,730 1,123,802 815,391 815,391 - 308,411 206,844 33,048 76,767 42,960	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued	4,021 1,579 1,579 1,209
Jointly-controlled entities Associates Associates sagible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property o/w: leased out under operating lease temorandum item: Acquired under finance lease temorandum item: Acquired under finance lease Goodwill Other intangible assets	34,942 328,472 1,730 1,123,802 815,391 308,411 206,844 33,048 76,767 42,960 33,807 2,760,211	Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued	4,02: 1,57! 1,57! 1,20! 4:
Jointly-controlled entities Associates Associates satest under reinsurance and insurance contracts angible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property On'w: leased out under operating lease Assigned to Under Operating lease Assigned Operating lease	34,942 328,472 1,730 1,123,802 815,391 815,391 308,411 206,844 33,048 76,767 42,960 33,807 2,760,211 35,727	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued	4,02: 1,57! 1,57! 1,20! 4:
Jointly-controlled entities Associates Associates Associates Sests under reinsurance and insurance contracts angible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property of we leased out under operating lease Alemorandum item: Acquired under finance lease Assigned to welfare projects Goodwill Other intangible assets Current tax assets Deferred tax assets	34,942 328,472 1,730 1,123,802 815,391 815,391 308,411 206,844 33,048 76,767 42,960 33,807 2,760,211 35,727 2,724,484	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Retained earnings Revaluation reserves	4,021 1,575 1,575 1,209 47 41
Jointly-controlled entities Associates Associates ssets under reinsurance and insurance contracts angible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property of whice leased out under operating lease Memorandum item: Acquired under finance lease Memorandum item: Acquired under finance lease Memorandum item: Acquired under finance lease Coodwill Other intangible assets assets Current tax assets Deferred tax assets	34,942 328,472 1,730 1,123,802 815,391 815,391 	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves	4,021 1,579 1,579 1,209 47 47
Jointly-controlled entities Associates assets under reinsurance and insurance contracts angible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property O'w: leased out under operating lease Alemorandum item: Acquired under finance lease Memorandum item: Acquired under finance lease Sodowill Other intangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Uther assets Insurance contracts linked to pensions	34,942 328,472 1,730 1,123,802 815,391 815,391 308,411 206,844 33,048 76,767 42,960 33,807 2,760,211 35,727 2,724,484 362,671 31,703	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates	4,02: 1,57: 1,57: 1,20: 4: 4: 97: 16: (85
Jointly-controlled entities Associates Associates sests under reinsurance and insurance contracts angible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property of we leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property of we leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property Other intensity of the projects (savings banks and credit cooperatives) Under intensity of the projects (savings banks and credit cooperatives) Investment property Other intensity of the projects (savings banks and credit cooperatives) Investment property Other intensity of the projects (savings banks and credit cooperatives) Investment property Intensity of the projects (savings banks and credit cooperatives) Investment property Other intensity of the projects (savings banks and credit cooperatives) Investment property Other intensity of the projects (savings banks and credit cooperatives) Investment property Other intensity of the projects (savings banks and credit cooperatives) Investment projects (savings banks and cred	34,942 328,472 1,730 1,123,802 815,391 815,391 308,411 206,844 33,048 76,767 42,960 33,807 2,760,211 35,727 2,724,848 362,671 31,703	Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity instruments Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other	4,022 1,579 1,579 1,200 4: 4: 977 166 (855 256
Jointly-controlled entities Associate sasets under reinsurance and insurance contracts angible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property ofw: leased out under operating lease Alemorandum item: Acquired under finance lease Attangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	34,942 328,472 1,730 1,123,802 815,391 815,391 308,411 206,844 33,048 76,767 42,960 33,807 2,760,211 35,727 2,724,484 362,671 31,703 179,870 151,098	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares	4,021 1,575 1,575 1,209 41 41 977 168 (85 254
Jointly-controlled entities Associates Associates sagible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property Investment property Own leased out under operating lease Alemorandum item: Acquired under finance lease Memorandum item: Acquired under finance lease Memorandum item: Acquired under finance lease Tanagible assets Goodwill Other intangible assets Current tax assets Current tax assets Insurance contracts linked to pensions Inventory Other	34,942 328,472 1,730 1,123,802 815,391 815,391 308,411 206,844 33,048 76,767 42,960 33,807 2,760,211 35,727 2,724,848 362,671 31,703	Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity instruments Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent	4,021 1,575 1,575 1,209 41 41 977 168 (85 254
Jointly-controlled entities Associates Associates Sesets under reinsurance and insurance contracts angible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property of/w: leased out under operating lease Memorandum Item: Acquired under finance lease Memorandum Item: Acquired u	34,942 328,472 1,730 1,123,802 815,391 815,391 308,411 206,844 33,048 76,767 42,960 33,807 2,760,211 35,727 2,724,484 362,671 31,703 119,870	EQUITY Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends	4,021 1,575 1,575 1,206 4; 4; 972 166 (855
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Jointly-controlled entities Associates Associates Sesets under reinsurance and insurance contracts angible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property O'w: leased out under operating lease Memorandum item: Acquired under finance lease Memorandum item: Acquired un	34,942 328,472 1,730 1,123,802 815,391 815,391 308,411 206,844 33,048 76,767 42,960 33,807 2,760,211 35,727 2,724,484 362,671 31,703 119,870	Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity instruments issued Other equity instruments Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss	4,02: 1,57: 1,57: 1,20: 4: 4: 97: 16: (85: 25: 4: (107:
Jointly-controlled entities Associates Associates sagible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property Investment property Own leased out under operating lease Alemorandum item: Acquired under finance lease Memorandum item: Acquired under finance lease Memorandum item: Acquired under finance lease Tanagible assets Goodwill Other intangible assets Current tax assets Current tax assets Insurance contracts linked to pensions Inventory Other	34,942 328,472 1,730 1,123,802 815,391 815,391 308,411 206,844 33,048 76,767 42,960 33,807 2,760,211 35,727 2,724,484 362,671 31,703 119,870	Paid up capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity instruments issued other than capital Equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves Cher reserves Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans	4,02: 1,57: 1,57: 1,20: 4: 4: 97: 16: (85: 25: 4: (107:
Jointly-controlled entities Associates Associates Sesets under reinsurance and insurance contracts angible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property of/w: leased out under operating lease Memorandum Item: Acquired under finance lease Memorandum Item: Acquired u	34,942 328,472 1,730 1,123,802 815,391 815,391 308,411 206,844 33,048 76,767 42,960 33,807 2,760,211 35,727 2,724,484 362,671 31,703 119,870	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity instruments issued Other equity instruments Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans Non-current assets and disposal groups classified as held for sale	4,02 1,57 1,57 1,20 4 4 97. 166 (85 25 4
Jointly-controlled entities Associates Associates Sesets under reinsurance and insurance contracts angible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property O'w: leased out under operating lease Memorandum item: Acquired under finance lease Memorandum item: Acquired un	34,942 328,472 1,730 1,123,802 815,391 815,391 308,411 206,844 33,048 76,767 42,960 33,807 2,760,211 35,727 2,724,484 362,671 31,703 179,870 151,098 241,587	Paid up capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity instruments issued other than capital Equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves Cher reserves Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans	4,02 1,57 1,57 1,20 4 4 97 166 (88 25 4
Jointly-controlled entities Associates Associates Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property o/w: leased out under operating lease Memorandum Item: Acquired under finance lease	34,942 328,472 1,730 1,123,802 815,391 815,391 308,411 206,844 33,048 76,767 42,960 33,807 2,760,211 35,727 2,724,484 362,671 31,703 179,870 151,098 241,587	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity instruments issued Other equity instruments Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans Non-current assets and disposal groups classified as held for sale	4,02 1,57 1,57 1,20 4 4 97 166 (85 25 4 (100) 8
Jointly-controlled entities Associates Associates Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property o/w: leased out under operating lease lemorandum Item: Acquired under finance lease tangible assets Goodwill Other intangible assets assets Current tax assets Deferred tax assets ther assets Insurance contracts linked to pensions Inventory Other On-current assets and disposal groups classified as held for sale	34,942 328,472 1,730 1,123,802 815,391 815,391 308,411 206,844 33,048 76,767 42,960 33,807 2,760,211 35,727 2,724,484 362,671 31,703 179,870 151,098 241,587	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity instruments issued Other equity instruments Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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 Fair value changes of equity instruments measured at fair value through other comprehensive income	4,02 1,55 1,57 1,20 4 4 97 16 (8! (8! 25 4
Jointly-controlled entities Associates Associates Sasets under reinsurance and insurance contracts Ingible assets Property, plant and equipment For or wn use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property Ow. leased out under operating lease emorandum item: Acquired under finance lease tangible assets Goodwill Other intangible assets X assets Current tax assets Deferred tax assets Deferred ax assets Insurance contracts linked to pensions Inventory Other On-current assets and disposal groups classified as held for sale	34,942 328,472 1,730 1,123,802 815,391 815,391 308,411 206,844 33,048 76,767 42,960 33,807 2,760,211 35,727 2,724,484 362,671 31,703 179,870 151,098 241,587	Paid up capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity instruments issued other than capital Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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	4,02 1,55 1,57 1,20 4 4 97 16 (8! (8! 25 4
Jointly-controlled entities Associates Associates sests under reinsurance and insurance contracts angible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property of weleased out under operating lease temorandum item: Acquired under finance lease temorandum item: Acquired under finance lease temoglie assets Goodwill Other intangible assets xssets Current tax assets Deferred tax assets befered ax assets ther assets Insurance contracts linked to pensions Inventory Other Oncurrent assets and disposal groups classified as held for sale	34,942 328,472 1,730 1,123,802 815,391 815,391 308,411 206,844 33,048 76,767 42,960 33,807 2,760,211 35,727 2,724,484 362,671 31,703 179,870 151,098 241,587	Paid up capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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 Fair value changes of equity instruments measured at fair value through other comprehensive income Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	4,02 1,57 1,57 1,20 4 4 97 166 (85 25 4 (100) 8
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Jointly-controlled entities Associates Associates Associates Sesets under reinsurance and insurance contracts Ingible assets Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property Of wh. leased out under operating lease Investment property Of wh. leased out under finance lease Itemorandum item: Acquired under finance lease Itemorandum it	34,942 328,472 1,730 1,123,802 815,391 815,391 308,411 206,844 33,048 76,767 42,960 33,807 2,760,211 35,727 2,724,484 362,671 31,703 179,870 151,098 241,587	Paid up capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity nomponent of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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 Fair value changes of equity instruments measured at fair value through other comprehensive income 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 Fair value changes of equity instruments measured at fair value through other comprehensive income Fair value changes of equity instruments measured at fair value through other comprehensive income	4,02 1,57 1,57 1,20 4 4 97 166 (85 25 4 (100) 8
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Jointly-controlled entities Associates Associates Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property o/w: leased out under operating lease lemorandum Item: Acquired under finance lease tangible assets Goodwill Other intangible assets assets Current tax assets Deferred tax assets ther assets Insurance contracts linked to pensions Inventory Other On-current assets and disposal groups classified as held for sale	34,942 328,472 1,730 1,123,802 815,391 815,391 308,411 206,844 33,048 76,767 42,960 33,807 2,760,211 35,727 2,724,484 362,671 31,703 179,870 151,098 241,587	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other eserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Reserves or accumulated losses of investments in joint ventures and associates Other (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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 Fair value changes of equity instruments measured at fair value through other comprehensive income Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income 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 [hedged item] 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 [hedged item] Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item] Foreign currency translation Hedging derivatives. Cash flow hedges reserve [effective portion] Foreign currency translation Hedging instruments [not designated elements] Non-current assets and disposal groups cassi	4,02 1,57 1,57 1,20 4 4 97. 16 (85 25 4 (107 8 1 7
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2,396,974 TOTAL EQUITY 57,944 2,200,880

TOTAL EQUITY AND TOTAL LIABILITIES

3,914,218

65,515,620

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.

MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES

Loan commitments given Financial guarantees given Other commitments given