

ASSETS	
Cash, cash balances at central banks and other demand deposits	15,409,533
Financial assets held for trading	48,780
Derivatives	36,342
Equity instruments	11,524
Debt securities	914
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-
Non-trading financial assets mandatorily at fair value through profit or loss	199,731
Equity instruments	41
Debt securities	89,150
Loans and advances	110,540
Central Banks	-
Credit institutions	-
Customers	110,540
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-
Financial assets designated at fair value through profit or loss	-
Debt securities	-
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-
Financial assets at fair value through other comprehensive income	1,274,868
Equity instruments	658,130
Debt securities	616,738
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	28,097
Financial assets at amortised cost	83,058,326
Debt securities	25,689,305
Loans and advances	57,369,021
Central Banks	-
Credit institutions	1,412,360
Customers	55,956,661
Memorandum item: Loaned or advanced as collateral (sale or pledge)	23,629,029
Derivatives - Hedge accounting	985,204
Fair value changes of the hedged items in portfolio hedge of interest rate risk	24,094
Investments in joint ventures and associates	986,781
Jointly-controlled entities	69,170
Associates	917,611
Assets under reinsurance and insurance contracts	1,422
Tangible assets	2,232,004
Property, plant and equipment	1,384,387
For own use	1,384,387
Leased out under operating lease	-
Assigned to welfare projects (savings banks and credit cooperatives)	-
Investment property	847,617
o/w: leased out under operating lease	641,543
Memorandum item: Acquired under finance lease	92,036
Intangible assets	82,504
Goodwill	36,791
Other intangible assets	45,713
Tax assets	5,214,659
Current tax assets	433,961
Deferred tax assets	4,780,698
Other assets	447,091
Insurance contracts linked to pensions	31,063
Inventory	146,946
Other	269,082
Non-current assets and disposal groups classified as held for sale	658,440
TOTAL ASSETS	110,623,437

LIABILITIES	
Financial liabilities held for trading	35,979
Derivatives	35,979
Short positions	-
Deposits	-
Central Banks	-
Credit institutions	-
Customers	-
Debt securities issued	-
Other financial liabilities	-
Financial liabilities designated at fair value through profit or loss	-
Deposits	-
Central Banks	-
Credit institutions	-
Customers	-
Debt securities issued	-
Other financial liabilities	-
Memorandum item: subordinated debt	-
Financial liabilities measured at amortised cost	100,619,246
Deposits	95,984,067
Central Banks	10,265,605
Credit institutions	8,223,005
Customers	77,495,457
Debt securities issued	2,437,280
Other financial liabilities	2,197,899
Memorandum item: subordinated debt	582,711
Derivatives - Hedge accounting	1,078,313
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Liabilities under insurance and reinsurance contracts	555,725
Provisions	1,365,627
Pensions and other post employment defined benefit obligations	167,697
Other long term employee benefits	176,355
Pending legal issues and tax litigation	-
Commitments and guarantees given	105,713
Other provisions	915,862
Tax liabilities	375,965
Current tax liabilities	20,371
Deferred tax liabilities	355,594
Share capital repayable on demand	-
Other liabilities	491,803
o/w: social work fund (only savings banks and credit cooperatives)	-
Liabilities included in disposal groups classified as held for sale	-

TOTAL LIABILITIES	104,522,658
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EQUITY	
Own Funds	6,383,442
Capital	663,708
Paid up capital	663,708
Unpaid capital which has been called up	-
Memorandum item: Uncalled capital	-
Share Premium	1,209,423
Equity instruments issued other than capital	547,385
Equity component of compound financial instruments	547,385
Other equity instruments issued	-
Other equity elements	-
Retained earnings	3,726,648
Revaluation reserves	-
Other reserves	179,575
Reserves or accumulated losses of investments in joint ventures and associates	(71,932)
Other	251,507
(-) Treasury shares	(3,330)
Profit or loss attributable to owners of the parent	60,033
(-) Interim dividends	-
Accumulated other comprehensive income	(283,111)
Items that will not be reclassified to profit or loss	111,348
Actuarial gains or (-) losses on defined benefit pension plans	8,407
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	18,759
Fair value changes of equity instruments measured at fair value through other comprehensive income	84,182
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	(394,459)
Hedge of net investments in foreign operations [effective portion]	-
Foreign currency translation	(78)
Hedging derivatives. Cash flow hedges reserve [effective portion]	(410,212)
Fair value changes of debt instruments measured at fair value through other comprehensive income	4,698
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	11,133
Minority interests (non-controlling interests)	448
Accumulated other comprehensive income	-
Other items	448

TOTAL EQUITY	6,100,779
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TOTAL EQUITY AND TOTAL LIABILITIES	110,623,437
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MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES

Loan commitments given	4,924,030
Financial guarantees given	176,592
Other commitments given	6,845,393

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.