

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	12.262.385	Financial liabilities held for trading	49.300
Financial assets held for trading	34.737	Derivatives	49.300
Derivatives	34.737	Short positions	-
Equity instruments	-	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	177.882	Deposits	-
Equity instruments	14.723	Central Banks	-
Debt securities	53.206	Credit institutions	-
Loans and advances	109.953	Customers	-
Central Banks	-	Debt securities issued	-
Credit institutions	-	Other financial liabilities	-
Customers	109.953	Memorandum item: subordinated debt	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Financial liabilities measured at amortised cost	94.881.756
Financial assets designated at fair value through profit or loss	-	Deposits	88.445.404
Debt securities	-	Central Banks	5.352.657
Loans and advances	-	Credit institutions	8.358.453
Central Banks	-	Customers	74.734.294
Credit institutions	-	Debt securities issued	3.860.946
Customers	-	Other financial liabilities	2.575.406
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Memorandum item: subordinated debt	557.350
Financial assets at fair value through other comprehensive income	1.084.884	Derivatives - Hedge accounting	1.255.024
Equity instruments	372.367	Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Debt securities	712.517	Liabilities under insurance and reinsurance contracts	471.213
Loans and advances	-	Provisions	1.059.867
Central Banks	-	Pensions and other post employment defined benefit obligations	117.985
Credit institutions	-	Other long term employee benefits	121.669
Customers	-	Pending legal issues and tax litigation	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	1.668	Commitments and guarantees given	122.083
Financial assets at amortised cost	81.366.369	Other provisions	698.130
Debt securities	26.588.330	Tax liabilities	434.441
Loans and advances	54.778.039	Current tax liabilities	80.731
Central Banks	-	Deferred tax liabilities	353.710
Credit institutions	1.210.684	Share capital repayable on demand	-
Customers	53.567.355	Other liabilities	657.256
Memorandum item: Loaned or advanced as collateral (sale or pledge)	18.137.797	o/w: social work fund (only savings banks and credit cooperatives)	-
Derivatives - Hedge accounting	1.544.147	Liabilities included in disposal groups classified as held for sale	-
Fair value changes of the hedged items in portfolio hedge of interest rate risk	(204.460)		
Investments in joint ventures and associates	1.030.160		
Jointly-controlled entities	65.938		
Associates	964.222		
Assets under reinsurance and insurance contracts	1.549		
Tangible assets	1.959.421		
Property, plant and equipment	1.280.069		
For own use	1.280.069		
Leased out under operating lease	-		
Assigned to welfare projects (savings banks and credit cooperatives)	-		
Investment property	679.352		
o/w: leased out under operating lease	527.564		
Memorandum item: Acquired under finance lease	76.420		
Intangible assets	75.874		
Goodwill	30.622		
Other intangible assets	45.252		
Tax assets	4.738.690		
Current tax assets	51.776		
Deferred tax assets	4.686.914		
Other assets	413.416		
Insurance contracts linked to pensions	23.007		
Inventory	30.113		
Other	360.296		
Non-current assets and disposal groups classified as held for sale	648.877		
TOTAL ASSETS	105.133.931	TOTAL LIABILITIES	98.808.857
		EQUITY	
		Own Funds	6.329.681
		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	547.381
		Equity component of compound financial instruments	547.381
		Other equity instruments issued	-
		Other equity elements	-
		Retained earnings	3.800.009
		Revaluation reserves	-
		Other reserves	75.204
		Reserves or accumulated losses of investments in joint ventures and associates	(117.920)
		Other	193.124
		(-) Treasury shares	(236)
		Profit or loss attributable to owners of the parent	34.192
		(-) Interim dividends	-
		Accumulated other comprehensive income	(5.065)
		Items that will not be reclassified to profit or loss	63.297
		Actuarial gains or (-) losses on defined benefit pension plans	(1.684)
		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	18.505
		Fair value changes of equity instruments measured at fair value through other comprehensive income	46.476
		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	(68.362)
		Hedge of net investments in foreign operations [effective portion]	-
		Foreign currency translation	(104)
		Hedging derivatives. Cash flow hedges reserve [effective portion]	(207.753)
		Fair value changes of debt instruments measured at fair value through other comprehensive income	(50.101)
		Hedging instruments [not designated elements]	78.170
		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	111.426
		Minority interests (non-controlling interests)	458
		Accumulated other comprehensive income	-
		Other items	458
		TOTAL EQUITY	6.325.074
		TOTAL EQUITY AND TOTAL LIABILITIES	105.133.931
MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES			
Loan commitments given	4.489.736		
Financial guarantees given	61.113		
Other commitments given	2.349.392		

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.