## CONSOLIDATED BALANCE SHEET AT 30 SEPTEMBER 2016

			inousand euros
ASSETS  Cash, cash balances at central banks and other demand deposits	956,929	LIABILITIES Financial liabilities held for trading	57.383
Financial assets held for trading	92,239	Derivatives	57,383
Derivatives	54,163	Short positions	-
Equity instruments		Deposits	
Debt securities	38,076	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)	1,263	Financial liabilities designated at fair value through profit or loss	-
Financial assets designated at fair value through profit or loss	,	Deposits	
Equity instruments	-	Central Banks	
Debt securities	-	Credit institutions	-
Loans and advances	-	Customers	-
Central Banks	-	Debt securities issued	
Credit institutions	-	Other financial liabilities	
Customers	-	o/w: subordinated debt	
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Financial liabilities measured at amortized cost	53,291,921
Available-for-sale financial assets	6,491,750	Deposits	51,433,791
Equity instruments	850,675	Central Banks	,,
Debt securities	5,641,075	Credit institutions	3,121,497
Memorandum item: Loaned or advanced as collateral (sale or pledge)	1,876,646	Customers	48,312,294
Loans and receivables	31,177,750	Debt securities issued	814,257
Debt securities	815.525	Other financial liabilities	1.043.873
Loans and advances	30,362,225	o/w: subordinated debt	622,168
Central Banks	30,302,223	Hedging derivatives	69,195
Credit institutions	229,208	Fair value changes of the hedged items in portfolio hedges of interest rate risk	05,195
Customers	30,133,017	Liabilities under insurance contracts	4,442
Memorandum item: Loaned or advanced as collateral (sale or pledge)	1,306,875	Provisions	713,296
Held-to-maturity investments	12,832,807	Pensions and other post-employment commitments	180.590
			,
Memorandum item: Loaned or advanced as collateral (sale or pledge)  Hedging derivatives	7,305,458	Other long-term staff retributions Provisions for taxes and other legal contingencies	114,036
	664,500		00.040
Fair value changes of the hedged items in portfolio hedges of interest rate risk investments in subsidiaries, joint ventures and associates	294,664	Contingent liabilities and commitments Other provisions	90,040 328.630
Jointly-controlled entities	69,998	Tax liabilities	320,255
Associates			
	224,666	Current tax liabilities	32,719
nsurance or reinsurance assets	4 207 520	Deferred tax liabilities	287,536
Fangible assets	1,397,529	Other liabilities	242,069
Property, plant and equipment	972,025	o/w: social work fund (only savings Banks and credit co-operatives)	-
For own use	972,025	Liabilities included in disposal groups classified as held for sale	-
Leased out under operating lease			
Investment properties	425,504		
o/w: leased out under operating lease	236,651		
Memorandum item: Acquired under finance lease	1,420		
ntangible assets	893	TOTAL LIABILITIES	54,698,561
Goodwill	184		
Other intangible assets	709	EQUITY	
Tax assets	2,590,972	Shareholders' Funds	2,971,678
Current tax assets	42,574	Capital	922,802
Deferred tax assets	2,548,398	Registered capital	922,802
Other assets	713,695	Non-registered demanded capital	
Insurance contracts linked to pensions	143,786	Memorandum item: Non-demanded capital	-
Inventory	516,816	Share Premium	1,140,673
Other	53,093	Equity instruments issued other than capital	49,271
Non-current assets and disposal groups held for sale	826,221	Equity component of compound financial instruments	49,271
		Other	-
TOTAL ASSETS	58,039,949	Other equity elements	
		Retained earnings	605,464
		Revaluation reserves	
		Other reserves	58,337
		Retained earnings or losses from investments in subsidiaries, joint ventures and associates	(297,631)
		Other	355,968
		(-) Treasury shares	-
		Profit or loss attributable to parent	195,131
		(-) Interim dividend	
		Accumulated other comprehensive income	131,901
		Items not subject to reclassification to income statement	(1,680)
		Actuarial gains (losses) on pension plans	(1,680)
			(2,000)
		Non-current assets and disposal groups classified as held-for-sale	
		Non-current assets and disposal groups classified as held-for-sale  Part in profit or losses from investments in subsidiaries, joint-ventures and associates	_
		Part in profit or losses from investments in subsidiaries, joint-ventures and associates	-
		Part in profit or losses from investments in subsidiaries, joint-ventures and associates Other valuation adjustments	122 504
		Part in profit or losses from investments in subsidiaries, joint-ventures and associates Other valuation adjustments Items subject to reclassification to income statement	- 133,581
		Part in profit or losses from investments in subsidiaries, joint-ventures and associates Other valuation adjustments Items subject to reclassification to income statement Hedges of net investments in operations abroad	-
		Part in profit or losses from investments in subsidiaries, joint-ventures and associates Other valuation adjustments Items subject to reclassification to income statement Hedges of net investments in operations abroad Exchange differences	(2)
		Part in profit or losses from investments in subsidiaries, joint-ventures and associates Other valuation adjustments Items subject to reclassification to income statement Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion)	(2) (9,388)
		Part in profit or losses from investments in subsidiaries, joint-ventures and associates Other valuation adjustments Items subject to reclassification to income statement Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion) Available-for-sale financial assets	(2) (9,388) 123,968
		Part in profit or losses from investments in subsidiaries, joint-ventures and associates Other valuation adjustments Items subject to reclassification to income statement Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion) Available-for-sale financial assets Debt instruments	(2) (9,388) 123,968 67,290
		Part in profit or losses from investments in subsidiaries, joint-ventures and associates Other valuation adjustments Items subject to reclassification to income statement Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion) Available-for-sale financial assets Debt instruments Equity instruments	(2) (9,388) 123,968
		Part in profit or losses from investments in subsidiaries, joint-ventures and associates Other valuation adjustments Items subject to reclassification to income statement Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion) Available-for-sale financial assets Debt instruments	(2) (9,388) 123,968 67,290

1,062,354 3,030,718

TOTAL EQUITY

TOTAL EQUITY AND TOTAL LIABILITIES

Minority interest (non-controlling interest)
Other accumulated comprehensive result
Other

237,809 11,173 226,636

3,341,388

58,039,949

MEMORANDUM ITEMS: OUT OF BALANCE EXPOSURES

Financial guarantees given Contingents commitments