

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	1,221,302	Financial liabilities held for trading	27,178
Financial assets held for trading	50,616	Derivatives	27,178
Derivatives	18,403	Short positions	-
Equity instruments	-	Deposits	-
Debt securities	32,213	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)	20,161	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	50,939,470
Available-for-sale financial assets	4,944,466	Deposits	50,013,469
Equity instruments	580,038	Central Banks	3,333,467
Debt securities	4,364,428	Credit institutions	1,157,930
Memorandum item: Loaned or advanced as collateral (sale or pledge)	3,195,175	Customers	45,522,072
Loans and receivables	33,275,315	Debt securities issued	200,019
Debt securities	2,857,027	Other financial liabilities	725,982
Loans and advances	30,418,288	o/w: subordinated debt	-
Central Banks	-	Hedging derivatives	26,398
Credit institutions	483,650	Fair value changes of the hedged items in portfolio hedges of interest rate risk	-
Customers	29,934,638	Liabilities under insurance contracts	4,074
Memorandum item: Loaned or advanced as collateral (sale or pledge)	959,406	Provisions	968,352
Held-to-maturity investments	11,019,452	Pensions and other post-employment commitments	174,792
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Other long-term staff retributions	130,198
Hedging derivatives	476,801	Provisions for taxes and other legal contingencies	-
Fair value changes of the hedged items in portfolio hedges of interest rate risk	-	Contingent liabilities and commitments	111,593
Investments in subsidiaries, joint ventures and associates	522,842	Other provisions	551,769
Jointly-controlled entities	73,891	Tax liabilities	238,205
Associates	448,951	Current tax liabilities	25,804
Insurance or reinsurance assets	-	Deferred tax liabilities	212,401
Tangible assets	1,301,371	Other liabilities	281,238
Property, plant and equipment	876,042	o/w: social work fund (only savings Banks and credit co-operatives)	-
For own use	876,042	Liabilities included in disposal groups classified as held for sale	-
Leased out under operating lease	-		
Investment properties	425,329		
o/w: leased out under operating lease	246,173		
Memorandum item: Acquired under finance lease	286		
Intangible assets	1,912	TOTAL LIABILITIES	52,484,915
Goodwill	184		
Other intangible assets	1,728		
Tax assets	2,586,315	EQUITY	
Current tax assets	66,203	Shareholders' Funds	3,704,635
Deferred tax assets	2,520,112	Capital	1,610,302
Other assets	494,003	Registered capital	1,610,302
Insurance contracts linked to pensions	139,928	Non-registered demanded capital	-
Inventory	298,293	Memorandum item: Non-demanded capital	-
Other	55,782	Share Premium	1,209,423
Non-current assets and disposal groups held for sale	511,428	Equity instruments issued other than capital	49,145
		Equity component of compound financial instruments	49,145
		Other	-
		Other equity elements	-
		Retained earnings	647,892
		Revaluation reserves	-
		Other reserves	51,805
		Retained earnings or losses from investments in subsidiaries, joint ventures and associates	(324,587)
		Other	376,392
		(-) Treasury shares	-
		Profit or loss attributable to parent	136,068
		(-) Interim dividend	-
		Accumulated other comprehensive income	54,565
		Items not subject to reclassification to income statement	(1,248)
		Actuarial gains (losses) on pension plans	(1,246)
		Non-current assets and disposal groups classified as held-for-sale	-
		Part in profit or losses from investments in subsidiaries, joint-ventures and associates	-
		Other valuation adjustments	(2)
		Items subject to reclassification to income statement	55,813
		Hedges of net investments in operations abroad (effective portion)	-
		Exchange differences	(70)
		Hedging derivatives. Cash flow hedges (effective portion)	(3,491)
		Available-for-sale financial assets	35,948
		Debt instruments	(4,904)
		Equity instruments	40,852
		Non-current assets and disposal groups classified as held-for-sale	-
		Part in profit or losses from investments in subsidiaries, joint-ventures and associates	23,426
		Minority interest (non-controlling interest)	161,708
		Other accumulated comprehensive result	2,471
		Other	159,237
		TOTAL EQUITY	3,920,908
		TOTAL EQUITY AND TOTAL LIABILITIES	56,405,823
MEMORANDUM ITEMS: OUT OF BALANCE EXPOSURES			
Financial guarantees given	1,039,767		
Contingents commitments	4,451,174		

NOTE: From 30 June 2016, the information has been adapted to the new structure for financial statements under Bank of Spain Circular 5/2014, which amended Bank of Spain Circular 4/2004, in accordance with EU-IFRS, which is different from previous periods and is not homogeneous.