

ASSETS	
Cash, cash balances at central banks and other demand deposits	2,766,419
Financial assets held for trading	50,813
Derivatives	15,915
Equity instruments	22,038
Debt securities	12,860
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	10,895
Non-trading financial assets mandatorily at fair value through profit or loss	85,451
Equity instruments	-
Debt securities	85,451
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-
Financial assets designated at fair value through profit or loss	2,648
Debt securities	-
Loans and advances	2,648
Central Banks	-
Credit institutions	-
Customers	2,648
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-
Financial assets at fair value through other comprehensive income	5,925,724
Equity instruments	578,650
Debt securities	5,347,074
Loans and receivables	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	753,518
Financial assets at amortised cost	42,461,838
Debt securities	13,545,739
Loans and advances	28,916,099
Central Banks	-
Credit institutions	756,312
Customers	28,159,787
Memorandum item: Loaned or advanced as collateral (sale or pledge)	2,225,902
Derivatives - Hedge accounting	408,125
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Investments in joint ventures and associates	363,135
Jointly-controlled entities	38,287
Associates	324,848
Assets under reinsurance and insurance contracts	1,496
Tangible assets	1,223,917
Property, plant and equipment	853,478
For own use	853,478
Leased out under operating lease	-
Assigned to welfare projects (savings banks and credit cooperatives)	-
Investment property	370,439
o/w: leased out under operating lease	217,959
Memorandum item: Acquired under finance lease	-
Intangible assets	62,862
Goodwill	58,382
Other intangible assets	4,480
Tax assets	2,632,947
Current tax assets	56,339
Deferred tax assets	2,576,608
Other assets	443,349
Insurance contracts linked to pensions	132,111
Inventory	216,798
Other	94,440
Non-current assets and disposal groups classified as held for sale	414,149
TOTAL ASSETS	56,842,873

MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES

Loan commitments given	2,957,887
Financial guarantees given	66,797
Other commitments given	2,359,925

LIABILITIES	
Financial liabilities held for trading	18,875
Derivatives	18,875
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	50,571,842
Deposits	49,726,823
Central Banks	3,319,865
Credit institutions	2,348,547
Customers	44,058,411
Debt securities issued	130,020
Other financial liabilities	714,999
Memorandum item: subordinated debt	-
Derivatives - Hedge accounting	119,680
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Liabilities under insurance and reinsurance contracts	624,648
Provisions	809,959
Pensions and other post employment defined benefit obligations	163,717
Other long term employee benefits	109,315
Pending legal issues and tax litigation	-
Commitments and guarantees given	136,082
Other provisions	400,845
Tax liabilities	265,196
Current tax liabilities	13,223
Deferred tax liabilities	251,973
Share capital repayable on demand	-
Other liabilities	475,721
o/w: social work fund (only savings banks and credit cooperatives)	-
Liabilities included in disposal groups classified as held for sale	-

TOTAL LIABILITIES	52,885,921
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EQUITY	
Own Funds	3,889,248
Capital	1,610,302
Paid up capital	1,610,302
Unpaid capital which has been called up	-
Memorandum item: Uncalled capital	-
Share Premium	1,209,423
Equity instruments issued other than capital	48,034
Equity component of compound financial instruments	48,034
Other equity instruments issued	-
Other equity elements	-
Retained earnings	947,996
Revaluation reserves	-
Other reserves	(67,076)
Reserves or accumulated losses of investments in joint ventures and associates	(321,561)
Other	254,485
(-) Treasury shares	(1,685)
Profit or loss attributable to owners of the parent	142,254
(-) Interim dividends	-
Accumulated other comprehensive income	67,257
Items that will not be reclassified to profit or loss	29,513
Actuarial gains or (-) losses on defined benefit pension plans	54
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	10,285
Fair value changes of equity instruments measured at fair value through other comprehensive income	19,174
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	37,744
Hedge of net investments in foreign operations [effective portion]	-
Foreign currency translation	(157)
Hedging derivatives. Cash flow hedges reserve [effective portion]	(28,566)
Fair value changes of debt instruments measured at fair value through other comprehensive income	59,539
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	6,928
Minority interests (non-controlling interests)	447
Accumulated other comprehensive income	-
Other items	447

TOTAL EQUITY	3,956,952
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TOTAL EQUITY AND TOTAL LIABILITIES	56,842,873
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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.