

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	2,613,602	Financial liabilities held for trading	28,245
Financial assets held for trading	34,176	Derivatives	28,245
Derivatives	11,768	Short positions	-
Equity instruments	22,408	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	83,939	Deposits	-
Equity instruments	-	Central Banks	-
Debt securities	83,939	Credit institutions	-
Loans and advances	-	Customers	-
Central Banks	-	Debt securities issued	-
Credit institutions	-	Other financial liabilities	-
Customers	-	Memorandum item: subordinated debt	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Financial liabilities measured at amortised cost	49,224,830
Financial assets designated at fair value through profit or loss	-	Deposits	48,162,536
Debt securities	-	Central Banks	3,306,319
Loans and advances	-	Credit institutions	2,165,391
Central Banks	-	Customers	42,690,826
Credit institutions	-	Debt securities issued	60,020
Customers	-	Other financial liabilities	1,002,274
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Memorandum item: subordinated debt	-
Financial assets at fair value through other comprehensive income	1,964,598	Derivatives - Hedge accounting	466,202
Equity instruments	608,111	Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Debt securities	1,356,487	Liabilities under insurance and reinsurance contracts	642,581
Loans and advances	-	Provisions	727,451
Central Banks	-	Pensions and other post employment defined benefit obligations	27,119
Credit institutions	-	Other long term employee benefits	110,708
Customers	-	Pending legal issues and tax litigation	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	181,372	Commitments and guarantees given	131,301
Financial assets at amortised cost	45,456,390	Other provisions	458,323
Debt securities	15,925,408	Tax liabilities	357,774
Loans and advances	29,530,982	Current tax liabilities	43,986
Central Banks	-	Deferred tax liabilities	313,788
Credit institutions	1,163,249	Share capital repayable on demand	-
Customers	28,367,733	Other liabilities	348,915
Memorandum item: Loaned or advanced as collateral (sale or pledge)	7,358,788	o/w: social work fund (only savings banks and credit cooperatives)	-
Derivatives - Hedge accounting	591,790	Liabilities included in disposal groups classified as held for sale	-
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-		
Investments in joint ventures and associates	368,900		
Jointly-controlled entities	35,480		
Associates	333,420		
Assets under reinsurance and insurance contracts	1,880		
Tangible assets	1,216,510		
Property, plant and equipment	878,699		
For own use	878,699		
Leased out under operating lease	-		
Assigned to welfare projects (savings banks and credit cooperatives)	-		
Investment property	337,811		
o/w: leased out under operating lease	222,176		
Memorandum item: Acquired under finance lease	47,230		
Intangible assets	61,640		
Goodwill	52,213		
Other intangible assets	9,427		
Tax assets	2,706,037		
Current tax assets	38,119		
Deferred tax assets	2,667,918		
Other assets	300,500		
Insurance contracts linked to pensions	-		
Inventory	206,961		
Other	93,539		
Non-current assets and disposal groups classified as held for sale	405,883		
TOTAL ASSETS	55,805,845	TOTAL LIABILITIES	51,795,998
		EQUITY	
		Own Funds	3,969,693
		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	47,719
		Equity component of compound financial instruments	47,719
		Other equity instruments issued	-
		Other equity elements	-
		Retained earnings	940,479
		Revaluation reserves	-
		Other reserves	10,178
		Reserves or accumulated losses of investments in joint ventures and associates	(244,307)
		Other	254,485
		(-) Treasury shares	(7,449)
		Profit or loss attributable to owners of the parent	159,041
		(-) Interim dividends	-
		Accumulated other comprehensive income	39,674
		Items that will not be reclassified to profit or loss	22,648
		Actuarial gains or (-) losses on defined benefit pension plans	1,644
		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	6,536
		Fair value changes of equity instruments measured at fair value through other comprehensive income	14,468
		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	17,026
		Hedge of net investments in foreign operations [effective portion]	-
		Foreign currency translation	(87)
		Hedging derivatives. Cash flow hedges reserve [effective portion]	(69,905)
		Fair value changes of debt instruments measured at fair value through other comprehensive income	59,290
		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	27,728
		Minority interests (non-controlling interests)	480
		Accumulated other comprehensive income	-
		Other items	480
		TOTAL EQUITY	4,009,847
		TOTAL EQUITY AND TOTAL LIABILITIES	55,805,845
MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES			
Loan commitments given	3,007,312		
Financial guarantees given	63,989		
Other commitments given	3,559,726		

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.