

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	4,600,156	Financial liabilities held for trading	21,216
Financial assets held for trading	269,621	Derivatives	21,216
Derivatives	10,623	Short positions	-
Equity instruments	15,480	Deposits	-
Debt securities	243,518	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	92,165	Deposits	-
Equity instruments	-	Central Banks	-
Debt securities	92,165	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	55,684,628
Financial assets designated at fair value through profit or loss	-	Deposits	54,163,928
Debt securities	-	Central Banks	5,011,085
Loans and advances	-	Credit institutions	2,305,739
Central Banks	-	Customers	46,847,104
Credit institutions	-	Debt securities issued	369,069
Customers	-	Other financial liabilities	1,151,631
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Memorandum item: subordinated debt	309,032
Financial assets at fair value through other comprehensive income	2,439,741	Derivatives - Hedge accounting	455,272
Equity instruments	497,216	Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Debt securities	1,942,525	Liabilities under insurance and reinsurance contracts	616,326
Loans and advances	-	Provisions	798,395
Central Banks	-	Pensions and other post employment defined benefit obligations	62,003
Credit institutions	-	Other long term employee benefits	183,315
Customers	-	Pending legal issues and tax litigation	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	411,455	Commitments and guarantees given	119,457
Financial assets at amortised cost	49,174,779	Other provisions	433,620
Debt securities	20,564,179	Tax liabilities	268,484
Loans and advances	28,610,600	Current tax liabilities	38,529
Central Banks	-	Deferred tax liabilities	229,955
Credit institutions	1,114,627	Share capital repayable on demand	-
Customers	27,495,973	Other liabilities	226,073
Memorandum item: Loaned or advanced as collateral (sale or pledge)	11,228,386	o/w: social work fund (only savings banks and credit cooperatives)	-
Derivatives - Hedge accounting	588,575	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	375,973		
Jointly-controlled entities	35,839		
Associates	340,134		
Assets under reinsurance and insurance contracts	2,414		
Tangible assets	1,155,376		
Property, plant and equipment	855,942		
For own use	855,942		
Leased out under operating lease	-		
Assigned to welfare projects (savings banks and credit cooperatives)	-		
Investment property	299,434		
o/w: leased out under operating lease	186,934		
Memorandum item: Acquired under finance lease	42,964		
Intangible assets	72,533		
Goodwill	46,044		
Other intangible assets	26,489		
Tax assets	2,674,261		
Current tax assets	17,778		
Deferred tax assets	2,656,483		
Other assets	453,978		
Insurance contracts linked to pensions	32,940		
Inventory	189,993		
Other	231,045		
Non-current assets and disposal groups classified as held for sale	245,435		
TOTAL ASSETS	62,145,007	TOTAL LIABILITIES	58,070,394
		EQUITY	
		Own Funds	3,990,559
		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	47,497
		Equity component of compound financial instruments	47,497
		Other equity instruments issued	-
		Other equity elements	-
		Retained earnings	1,034,811
		Revaluation reserves	-
		Other reserves	41,826
		Reserves or accumulated losses of investments in joint ventures and associates	(212,659)
		Other	254,485
		(-) Treasury shares	(30,668)
		Profit or loss attributable to owners of the parent	77,368
		(-) Interim dividends	-
		Accumulated other comprehensive income	83,580
		Items that will not be reclassified to profit or loss	63,559
		Actuarial gains or (-) losses on defined benefit pension plans	(787)
		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	3,142
		Fair value changes of equity instruments measured at fair value through other comprehensive income	61,204
		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	20,021
		Hedge of net investments in foreign operations [effective portion]	-
		Foreign currency translation	(85)
		Hedging derivatives. Cash flow hedges reserve [effective portion]	(43,591)
		Fair value changes of debt instruments measured at fair value through other comprehensive income	41,869
		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	21,828
		Minority interests (non-controlling interests)	474
		Accumulated other comprehensive income	-
		Other items	474
		TOTAL EQUITY	4,074,613
		TOTAL EQUITY AND TOTAL LIABILITIES	62,145,007
MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES			
Loan commitments given	2,643,375		
Financial guarantees given	65,086		
Other commitments given	2,877,869		

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.