CONSOLIDATED BALANCE SHEET AT 30 SEPTEMBER 2020

ACCEPTE		MARKET STATE OF THE STATE OF TH	
ASSETS Cash, cash balances at central banks and other demand deposits	4,600,156	LIABILITIES Financial liabilities held for trading	21,21
Financial assets held for trading	269,621	Derivatives	21,21
Derivatives	10,623	Short positions	
Equity instruments Debt securities	15,480 243,518	Deposits Central Banks	
Loans and advances	-	Credit institutions	
Central Banks	-	Customers	
Credit institutions	-	Debt securities issued	
Customers Memorandum item: Loaned or advanced as collateral (sale or pledge)		Other financial liabilities 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 Credit institutions	-	Debt securities issued Other financial liabilities	
Customers		Memorandum item: subordinated debt	
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Financial liabilities measured at amortised cost	55,684,6
Financial assets designated at fair value through profit or loss	-	Deposits	54,163,9
Debt securities	-	Central Banks	5,011,0
Loans and advances	-	Credit institutions	2,305,7
Central Banks Credit institutions		Customers Debt securities issued	46,847,1 369,0
Customers		Other financial liabilities	1,151,6
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Memorandum item: subordinated debt	309,0
Financial assets at fair value through other comprehensive income	2,439,741	Derivatives - Hedge accounting	455,2
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	616,3
Loans and advances Central Banks	-	Provisions Pensions and other post employment defined benefit obligations	798,3 : 62,0
Credit institutions		Other long term employee benefits	183,3
Customers		Pending legal issues and tax litigation	103,3
Memorandum item: Loaned or advanced as collateral (sale or pledge)	411,455	Commitments and guarantees given	119,4
inancial assets at amortised cost	49,174,779	Other provisions	433,6
Debt securities	20,564,179	Tax liabilities	268,4
Loans and advances Central Banks	28,610,600	Current tax liabilities Deferred tax liabilities	38,5
Credit institutions	1,114,627	Share capital repayable on demand	229,9
Customers	27,495,973	Other liabilities	226,0
Memorandum item: Loaned or advanced as collateral (sale or pledge)	11,228,386	o/w: social work fund (only savings banks and credit cooperatives)	,
erivatives - 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	-		
nvestments in joint ventures and associates	375,973		
Jointly-controlled entities Associates	35,839 340,134		
Associates Assets under reinsurance and insurance contracts	2,414	TOTAL LIABILITIES	58,070,39
angible assets	1,155,376	TOTAL EMBILITIES	38,070,3
Property, plant and equipment	855,942	EQUITY	
For own use	855,942	Own Funds	3,990,5
Leased out under operating lease		Capital	1,610,3
Assigned to welfare projects (savings banks and credit cooperatives)	-	Paid up capital	1,610,3
		Unpaid capital which has been called up	
Investment property	299,434		
o/w: leased out under operating lease	186,934	Memorandum item: Uncalled capital	1 200 4
o/w: leased out under operating lease Memorandum item: Acquired under finance lease	186,934 42,964	Memorandum item: Uncalled capital Share Premium	
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets	186,934 42,964 72,533	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital	47,4
o/w: leased out under operating lease Memorandum item: Acquired under finance lease	186,934 42,964	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued	47,4
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets Tax assets	186,934 42,964 72,533 46,044 26,489 2,674,261	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements	47,4 47,4
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets fax assets Current tax assets	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings	47,4 47,4
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets (ax assets Current tax assets Deferred tax assets	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves	47,4 47,4 1,034,8
o/w: leased out under operating lease flemorandum item: Acquired under finance lease tangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves	47,4 47,4 1,034,8 41,8
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets fax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates	47,4 47,4 1,034,8 41,8 (212,65
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets Fax assets Current tax assets Deferred tax assets Other assets	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993	Memorandum item: Uncalled capital Share Premium Equity instruments Issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other	47,49 47,49 1,034,83 41,83 (212,65 254,49
o/w: leased out under operating lease demorandum item: Acquired under finance lease stangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates	47,4 47,4 1,034,8 41,8 (212,65 254,4 (30,66
o/w: leased out under operating lease weemorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares	47,4 47,4 1,034,8 41,8 (212,65 254,4 (30,66
o/w. leased out under operating lease wemorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups classified as held for sale	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves	47,4 47,4 1,034,8 41,8 (212,65 254,4 (30,66 77,3
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets Fax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Von-current assets and disposal groups classified as held for sale	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss	47,4 47,4 1,034,8 41,8 (212,65 254,4 (30,66 77,3 83,5 63,5
o/w: leased out under operating lease Alemorandum item: Acquired under finance lease Attangible assets Goodwill Other intangible assets Ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Ion-current assets and disposal groups classified as held for sale	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves - Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares - Profit or loss attributable to owners of the parent (-) Interim dividends - Accumulated other comprehensive income - Items that will not be reclassified to profit or loss - Accumulated other comprehensive income - Items that will not be reclassified to profit or loss - Accumulated other comprehensive income - Items that will not be reclassified to profit or loss - Accuminating agains or (-) losses on defined benefit pension plans	47,4 47,4 1,034,8 41,8 (212,65 254,4 (30,66 77,3 83,5 63,5
o/w. leased out under operating lease wemorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups classified as held for sale	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves	47,4 47,4 1,034,8 41,8 (212,65 254,4 (30,66 77,3 83,5 (78
o/w: leased out under operating lease Alemorandum item: Acquired under finance lease Attangible assets Goodwill Other intangible assets Ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Ion-current assets and disposal groups classified as held for sale	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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	47,4 47,4 1,034,8 41,8 (212,6; 254,4 (30,6; 77,3 83,5 (78
o/w. leased out under operating lease wemorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups classified as held for sale	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves	47,4 47,4 1,034,8 41,8 (212,6; 254,4 (30,6; 77,3 83,5 (78
o/w. leased out under operating lease wemorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups classified as held for sale	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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	47,4 47,4 1,034,8 41,8 (212,6; 254,4 (30,6; 77,3 83,5 (78
o/w: leased out under operating lease Memorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets Fax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Von-current assets and disposal groups classified as held for sale	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves Other () Treasury shares Profit or loss attributable to owners of the parent () Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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 Fair value changes of equity instruments measured at fair value through other comprehensive income Hedge ineffectiveness of fair value hedges of equity instruments measured at fair value through other comprehensive income	47,4 47,4 1,034,8 41,8 (212,65 254,4 (30,66 77,3 83,5 (78
o/w: leased out under operating lease Alemorandum item: Acquired under finance lease Attangible assets Goodwill Other intangible assets Ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Ion-current assets and disposal groups classified as held for sale	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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 Fair value changes of equity instruments measured at fair value through other comprehensive income 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 Fair value changes of equity instruments measured at fair value through other comprehensive income Fair value changes of equity instruments measured at fair value through other comprehensive income Fair value changes of equity instruments measured at fair value through other comprehensive income	47,4 47,4 1,034,8 41,8 (212,6: 254,4 (30,6: 77,3 83,5 (7:
o/w. leased out under operating lease wemorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups classified as held for sale	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuaried agians or (-) losses on defined benefit pension plans 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 Fair value changes of equity instruments measured at fair value through other comprehensive income 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 Fair value changes of equity instruments measured at fair value through other comprehensive income	47,4 47,4 1,034,8 41,8 (212,6; 254,4 (30,6; 77,3 83,5 (78
o/w: leased out under operating lease demorandum item: Acquired under finance lease stangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets beferred tax assets the insurance contracts linked to pensions Inventory Other Ion-current assets and disposal groups classified as held for sale	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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 Fair value changes of equity instruments measured at fair value through other comprehensive income 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 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 [Hedged Item] 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 [Hedged Item]	47,4 47,4 1,034,8 41,8 (212,6: 254,4 (30,6: 77,3 83,5 (7:
o/w: leased out under operating lease demorandum item: Acquired under finance lease stangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets beferred tax assets the insurance contracts linked to pensions Inventory Other Ion-current assets and disposal groups classified as held for sale	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuaria gains or (-) losses on defined benefit pension plans 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 Fair value changes of equity instruments measured at fair value through other comprehensive income 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 [hedging instrument] Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument] Fair value changes of fequity instruments measured at fair value through other comprehensive income [hedging instrument] Fair value changes of fequity instruments measured at fair value through other comprehensive income [hedging instrument] Fair value changes of fequity instruments measured at fair value through other comprehensive income [hedging instrument] Fair value changes of fequity instruments measured at fair value through other comprehensive income [hedging instrument]	47,4 47,4 1,034,8 41,8 (212,6: 254,4 (30,6: 77,3 83,5 (7:
o/w: leased out under operating lease Alemorandum item: Acquired under finance lease Attangible assets Goodwill Other intangible assets Ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Ion-current assets and disposal groups classified as held for sale	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves Other of the compound financial instruments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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 Fair value changes of equity instruments measured at fair value through other comprehensive income 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 [hedged item] Fair value changes of fequity instruments measured at fair value through other comprehensive income [hedged item] Fair value changes of fequity instruments measured at fair value through other comprehensive income [hedged item] Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	47,4 47,4 1,034,8 41,8 (212,6) (254,4) (30,6) 77,3 83,5 63,3,7 (7)
o/w: leased out under operating lease Alemorandum item: Acquired under finance lease Attangible assets Goodwill Other intangible assets Ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Ion-current assets and disposal groups classified as held for sale	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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 Fair value changes of equity instruments measured at fair value through other comprehensive income 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 Fair value changes of equity instruments measured at fair value through other comprehensive income 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	47,4 47,4 1,034,8 41,8 (212,6) (254,4) (30,6) 77,3 83,5 63,3,7 (7)
o/w. leased out under operating lease wemorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups classified as held for sale	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves Other of the compound financial instruments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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 Fair value changes of equity instruments measured at fair value through other comprehensive income 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 [hedged item] Fair value changes of fequity instruments measured at fair value through other comprehensive income [hedged item] Fair value changes of fequity instruments measured at fair value through other comprehensive income [hedged item] Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	47,4 47,4 1,034,8 41,8 (212,6) (25,4,4) (30,6) 77,3 83,5 63,5 (7) (7) (7) (7) (7)
o/w. leased out under operating lease wemorandum item: Acquired under finance lease ntangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups classified as held for sale	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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 Fair value changes of equity instruments measured at fair value through other comprehensive income 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 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 (hedged item) Fair value changes of equity instruments measured at fair value through other comprehensive income (hedging instrument) Fair value changes of fendinal liabilities at fair value through profit or loss attributable to changes in their credit risk Items that may be reclassified to profit or loss Hedge of net investments in foreign operations (effective portion) Foreign currency translation Hedging derivatives. Cash flow hedges reserve [effective portion]	47,4 47,4 41,8 41,8 (212,6),7 (20,6),7 (77,3 83,5 63,5 (77,2 (77,2 (77,2)),7 (77,2),
o/w: leased out under operating lease Alemorandum item: Acquired under finance lease Attangible assets Goodwill Other intangible assets Ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Ion-current assets and disposal groups classified as held for sale	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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 Fair value changes of equity instruments measured at fair value through other comprehensive income 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 [hedged Item] 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 Hedge of net investments in foreign operations [effective portion] Foreign currency translation Hedging derivatives. Cash flow hedges reserve [effective portion] Fair value changes of detainstruments measured at fair value through other comprehensive income	47,4 47,4 1,034,8 41,4 (212,6,2 254,4 (30,6,6,3,3 (7,7,5) 83,1 63,3 (7,7,5) 61,2
o/w: leased out under operating lease Alemorandum item: Acquired under finance lease Attangible assets Goodwill Other intangible assets Ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Ion-current assets and disposal groups classified as held for sale	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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 Fair value changes of equity instruments measured at fair value through other comprehensive income 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 Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument] 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 Hedge of net investments in foreign operations [effective portion] Foreign currency translation Hedging derivatives. Cash flow hedges reserve [effective portion] Fair value changes of debt instruments measured at fair value through other comprehensive income Hedging instruments [not designated elements]	47,4 47,4 1,034,8 (212,6) 254,4 (30,6) 63,5 (7) 3,1 61,2
o/w: leased out under operating lease Alemorandum item: Acquired under finance lease Attangible assets Goodwill Other intangible assets Ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Ion-current assets and disposal groups classified as held for sale	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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 Fair value changes of equity instruments measured at fair value through other comprehensive income Hedge ineffectiveness of fair value bedges 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 [hedged item] Fair value changes of fequity instruments measured at fair value through other comprehensive income [hedged item] Fair value changes of fequity instruments measured at fair value through other comprehensive income [hedged item] Fair value changes of fequity instruments measured at fair value through other comprehensive income [hedged to profit or loss Hedge of net investments in foreign operations [effective portion] Foreign currency translation Hedging derivatives. Cash flow hedges reserve [effective portion] Fair value changes of debt instruments measured at fair value through other comprehensive income Hedging instruments flot designated elements] Non-current assets and disposal groups classified as held for sale	47,4 47,4 1,034,8 41,8 (212,6; 25,4,4 (30,66 77,3 83,5 63,5,5 (78 3,1 61,2
o/w: leased out under operating lease temorandum litem: Acquired under finance lease tangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Deferred tax assets ther assets Inventory Other Other	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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 Fair value changes of equity instruments measured at fair value through other comprehensive income 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 Fair value changes of equity instruments measured at fair value through other comprehensive income [hedge item] Fair value changes of fequity 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 Hedge of net investments in foreign operations [effective portion] Foreign currency translation Hedging derivatives. Cash flow hedges reserve [effective portion] Fair value changes of detainstruments measured at fair value through other comprehensive income 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	47,4 47,4 1,034,8 (212,65 254,4 (30,66 77,3 83,5 (77,3 3,1,1 61,2
o/w: leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Other assets Insurance contracts linked to pensions Inventory	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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 Fair value changes of equity instruments measured at fair value through other comprehensive income Hedge ineffectiveness of fair value bedges 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 [hedged item] Fair value changes of fequity instruments measured at fair value through other comprehensive income [hedged item] Fair value changes of fequity instruments measured at fair value through other comprehensive income [hedged item] Fair value changes of fequity instruments measured at fair value through other comprehensive income [hedged to profit or loss Hedge of net investments in foreign operations [effective portion] Foreign currency translation Hedging derivatives. Cash flow hedges reserve [effective portion] Fair value changes of debt instruments measured at fair value through other comprehensive income Hedging instruments flot designated elements] Non-current assets and disposal groups classified as held for sale	1,209,4; 47,45 47,45 1,034,8; 41,8; (212,65 254,4; (30,66 37,34 83,5; (78 3,1; 61,2(20,0) (8,43,59 41,8(21,8; 41,8(41,8)
o/w: leased out under operating lease Alemorandum item: Acquired under finance lease Attangible assets Goodwill Other intangible assets Ax assets Current tax assets Deferred tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Ion-current assets and disposal groups classified as held for sale	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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 Fair value changes of equity instruments measured at fair value through other comprehensive income 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 [hedged item] Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument] 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 Hedge of net investments in foreign operations [effective portion] Foreign currency translation Hedging derivatives. Cash flow hedges reserve [effective portion] Foreign currency translation Hedging charatives cash flow hedges reserve [effective portion] Foreign currency translation disposal groups classified as held for sale Share of other recognised income and expense of investments	47,4 47,4 1,034,8 (212,65 254,4 (30,66 77,3 83,5 (77,3 31,1 61,2 20,0 (43,55,4 41,8
o/w: leased out under operating lease temorandum litem: Acquired under finance lease tangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Deferred tax assets ther assets Inventory Other Other	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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 Fair value changes of equity instruments measured at fair value through other comprehensive income 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 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 [Hedged Item] Fair value changes of equity instruments measured at fair value through other comprehensive income [Hedging instrument] Fair value changes of fein investments in foreign poerations [effective portion] Foreign currency translation Hedging derivatives. Cash flow hedges reserve [effective portion] Fair value changes of det instruments measured at fair value through other comprehensive income 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 Minority interests (non-controlling interests) Accumulated other comprehensive income	47,4 47,4 1,034,8 41,8 (212,6; (20,6,6 77,3 83,5 63,5 (7,7,3 3,1,1 61,2 20,0 (43,5,5 41,8 4
o/w: leased out under operating lease Memorandum item: Acquired under finance lease Itangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Insurance contracts linked to pensions Inventory Other Ion-current assets and disposal groups classified as held for sale ITAL ASSETS	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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 Fair value changes of equity instruments measured at fair value through other comprehensive income 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 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 [Hedged Item] Fair value changes of equity instruments measured at fair value through other comprehensive income [Hedging instrument] Fair value changes of fein investments in foreign poerations [effective portion] Foreign currency translation Hedging derivatives. Cash flow hedges reserve [effective portion] Fair value changes of det instruments measured at fair value through other comprehensive income 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 Minority interests (non-controlling interests) Accumulated other comprehensive income	47,4 47,4 1,034,8 (212,65 254,4 (30,66 77,3 83,5 (77,3 31,1 61,2 20,0 (43,55,4 41,8
o/w: leased out under operating lease temorandum litem: Acquired under finance lease tangible assets Goodwill Other intangible assets ax assets Current tax assets Deferred tax assets Deferred tax assets ther assets Inventory Other Other	186,934 42,964 72,533 46,044 26,489 2,674,261 17,778 2,656,483 453,978 32,940 189,993 231,045 245,435	Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans 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 Fair value changes of equity instruments measured at fair value through other comprehensive income 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 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 [Hedged Item] Fair value changes of equity instruments measured at fair value through other comprehensive income [Hedging instrument] Fair value changes of fein investments in foreign poerations [effective portion] Foreign currency translation Hedging derivatives. Cash flow hedges reserve [effective portion] Fair value changes of det instruments measured at fair value through other comprehensive income 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 Minority interests (non-controlling interests) Accumulated other comprehensive income	47,4 47,4 1,034,8 (212,65 254,4 (30,66 77,3 83,5 (78 3,1 61,2 20,0 (8,43,59 41,8

2,643,375 TOTAL EQUITY 65,086 2,877,869

TOTAL EQUITY AND TOTAL LIABILITIES

Thousand euros

4,074,613

62,145,007

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.

Loan commitments given Financial guarantees given Other commitments given