

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	15,366,990	Financial liabilities held for trading	29,356
Financial assets held for trading	43,642	Derivatives	29,356
Derivatives	30,170	Short positions	-
Equity instruments	13,472	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	312,403	Deposits	-
Equity instruments	41	Central Banks	-
Debt securities	174,045	Credit institutions	-
Loans and advances	138,317	Customers	-
Central Banks	-	Debt securities issued	-
Credit institutions	-	Other financial liabilities	-
Customers	138,317	Memorandum item: subordinated debt	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Financial liabilities measured at amortised cost	99,616,350
Financial assets designated at fair value through profit or loss	-	Deposits	96,223,744
Debt securities	-	Central Banks	10,318,447
Loans and advances	-	Credit institutions	3,864,302
Central Banks	-	Customers	82,040,995
Credit institutions	-	Debt securities issued	1,915,551
Customers	-	Other financial liabilities	1,477,055
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Memorandum item: subordinated debt	626,829
Financial assets at fair value through other comprehensive income	1,345,990	Derivatives - Hedge accounting	1,053,319
Equity instruments	665,727	Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Debt securities	680,263	Liabilities under insurance and reinsurance contracts	591,277
Loans and advances	-	Provisions	1,117,730
Central Banks	-	Pensions and other post employment defined benefit obligations	58,220
Credit institutions	-	Other long term employee benefits	149,456
Customers	-	Pending legal issues and tax litigation	2,653
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Commitments and guarantees given	100,872
Financial assets at amortised cost	81,771,521	Other provisions	806,529
Debt securities	24,932,084	Tax liabilities	411,333
Loans and advances	56,839,437	Current tax liabilities	24,502
Central Banks	-	Deferred tax liabilities	386,831
Credit institutions	1,452,993	Share capital repayable on demand	-
Customers	55,386,444	Other liabilities	311,153
Memorandum item: Loaned or advanced as collateral (sale or pledge)	18,236,185	o/w: social work fund (only savings banks and credit cooperatives)	-
Derivatives - Hedge accounting	796,363	Liabilities included in disposal groups classified as held for sale	-
Fair value changes of the hedged items in portfolio hedge of interest rate risk	110,960		
Investments in joint ventures and associates	1,030,067		
Jointly-controlled entities	71,436		
Associates	958,631		
Assets under reinsurance and insurance contracts	1,998		
Tangible assets	2,272,645		
Property, plant and equipment	1,401,698		
For own use	1,401,698		
Leased out under operating lease	-		
Assigned to welfare projects (savings banks and credit cooperatives)	-		
Investment property	870,947		
o/w: leased out under operating lease	653,282		
Memorandum item: Acquired under finance lease	32,409		
Intangible assets	83,740		
Goodwill	39,875		
Other intangible assets	43,865		
Tax assets	4,759,827		
Current tax assets	80,644		
Deferred tax assets	4,679,183		
Other assets	512,807		
Insurance contracts linked to pensions	32,186		
Inventory	185,025		
Other	295,596		
Non-current assets and disposal groups classified as held for sale	734,714		
TOTAL ASSETS	109,143,667		
		EQUITY	
		Own Funds	6,161,453
		Capital	2,654,833
		Paid up capital	2,654,833
		Unpaid capital which has been called up	-
		Memorandum item: Uncalled capital	-
		Share Premium	1,209,423
		Equity instruments issued other than capital	47,391
		Equity component of compound financial instruments	47,391
		Other equity instruments issued	-
		Other equity elements	-
		Retained earnings	732,780
		Revaluation reserves	-
		Other reserves	126,035
		Reserves or accumulated losses of investments in joint ventures and associates	(89,673)
		Other	215,708
		(-) Treasury shares	(4,405)
		Profit or loss attributable to owners of the parent	1,395,396
		(-) Interim dividends	-
		Accumulated other comprehensive income	(148,742)
		Items that will not be reclassified to profit or loss	141,550
		Actuarial gains or (-) losses on defined benefit pension plans	41,820
		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	17,884
		Fair value changes of equity instruments measured at fair value through other comprehensive income	81,846
		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	(290,292)
		Hedge of net investments in foreign operations [effective portion]	-
		Foreign currency translation	(22)
		Hedging derivatives. Cash flow hedges reserve [effective portion]	(358,242)
		Fair value changes of debt instruments measured at fair value through other comprehensive income	26,595
		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	41,377
		Minority interests (non-controlling interests)	438
		Accumulated other comprehensive income	-
		Other items	438
		TOTAL EQUITY	6,013,149
		TOTAL EQUITY AND TOTAL LIABILITIES	109,143,667
MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES			
Loan commitments given	4,604,847		
Financial guarantees given	185,522		
Other commitments given	5,444,765		

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.