

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	16,244,720	Financial liabilities held for trading	49,741
Financial assets held for trading	54,003	Derivatives	49,741
Derivatives	44,184	Short positions	-
Equity instruments	9,819	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	148,145	Deposits	-
Equity instruments	41	Central Banks	-
Debt securities	32,345	Credit institutions	-
Loans and advances	115,759	Customers	-
Central Banks	-	Debt securities issued	-
Credit institutions	-	Other financial liabilities	-
Customers	115,759	Memorandum item: subordinated debt	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Financial liabilities measured at amortised cost	102,668,297
Financial assets designated at fair value through profit or loss	-	Deposits	97,150,066
Debt securities	-	Central Banks	10,238,216
Loans and advances	-	Credit institutions	9,069,268
Central Banks	-	Customers	77,842,582
Credit institutions	-	Debt securities issued	2,842,032
Customers	-	Other financial liabilities	2,646,199
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Memorandum item: subordinated debt	554,324
Financial assets at fair value through other comprehensive income	1,098,278	Derivatives - Hedge accounting	996,403
Equity instruments	448,561	Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Debt securities	649,717	Liabilities under insurance and reinsurance contracts	515,487
Loans and advances	-	Provisions	1,203,936
Central Banks	-	Pensions and other post employment defined benefit obligations	149,142
Credit institutions	-	Other long term employee benefits	151,599
Customers	-	Pending legal issues and tax litigation	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	30,000	Commitments and guarantees given	125,104
Financial assets at amortised cost	84,004,835	Other provisions	778,091
Debt securities	27,294,915	Tax liabilities	436,109
Loans and advances	56,709,920	Current tax liabilities	73,576
Central Banks	-	Deferred tax liabilities	362,533
Credit institutions	1,029,588	Share capital repayable on demand	-
Customers	55,680,332	Other liabilities	589,772
Memorandum item: Loaned or advanced as collateral (sale or pledge)	25,060,491	o/w: social work fund (only savings banks and credit cooperatives)	-
Derivatives - Hedge accounting	2,201,030	Liabilities included in disposal groups classified as held for sale	-
Fair value changes of the hedged items in portfolio hedge of interest rate risk	(222,025)		
Investments in joint ventures and associates	950,097		
Jointly-controlled entities	63,781		
Associates	886,316		
Assets under reinsurance and insurance contracts	1,963		
Tangible assets	2,124,606		
Property, plant and equipment	1,333,406		
For own use	1,333,406		
Leased out under operating lease	-		
Assigned to welfare projects (savings banks and credit cooperatives)	-		
Investment property	791,200		
o/w: leased out under operating lease	594,823		
Memorandum item: Acquired under finance lease	69,217		
Intangible assets	76,019		
Goodwill	33,706		
Other intangible assets	42,313		
Tax assets	5,110,706		
Current tax assets	447,874		
Deferred tax assets	4,662,832		
Other assets	573,178		
Insurance contracts linked to pensions	94,063		
Inventory	132,299		
Other	346,816		
Non-current assets and disposal groups classified as held for sale	590,253		
<b>TOTAL ASSETS</b>	<b>112,955,808</b>		
		<b>EQUITY</b>	
		Own Funds	6,626,354
		Capital	663,708
		Paid up capital	663,708
		Unpaid capital which has been called up	-
		Memorandum item: Uncalled capital	-
		Share Premium	1,209,423
		Equity instruments issued other than capital	547,385
		Equity component of compound financial instruments	547,385
		Other equity instruments issued	-
		Other equity elements	-
		Retained earnings	3,768,321
		Revaluation reserves	-
		Other reserves	177,586
		Reserves or accumulated losses of investments in joint ventures and associates	(83,335)
		Other	260,921
		(-) Treasury shares	(249)
		Profit or loss attributable to owners of the parent	260,180
		(-) Interim dividends	-
		Accumulated other comprehensive income	(130,734)
		Items that will not be reclassified to profit or loss	71,117
		Actuarial gains or (-) losses on defined benefit pension plans	8,593
		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	14,790
		Fair value changes of equity instruments measured at fair value through other comprehensive income	47,734
		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	(201,851)
		Hedge of net investments in foreign operations [effective portion]	-
		Foreign currency translation	(78)
		Hedging derivatives. Cash flow hedges reserve [effective portion]	(107,594)
		Fair value changes of debt instruments measured at fair value through other comprehensive income	-37,585
		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	(56,594)
		Minority interests (non-controlling interests)	443
		Accumulated other comprehensive income	-
		Other items	443
		<b>TOTAL EQUITY</b>	<b>6,496,063</b>
		<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>112,955,808</b>
MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES			
Loan commitments given	4,347,268		
Financial guarantees given	63,632		
Other commitments given	7,571,453		

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.