

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	6.845.527	Financial liabilities held for trading	53.010
Financial assets held for trading	64.788	Derivatives	53.010
Derivatives	55.520	Short positions	-
Equity instruments	9.268	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	139.690	Deposits	-
Equity instruments	41	Central Banks	-
Debt securities	34.028	Credit institutions	-
Loans and advances	105.621	Customers	-
Central Banks	-	Debt securities issued	-
Credit institutions	-	Other financial liabilities	-
Customers	105.621	Memorandum item: subordinated debt	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Financial liabilities measured at amortised cost	85.132.097
Financial assets designated at fair value through profit or loss	-	Deposits	78.367.430
Debt securities	-	Central Banks	944.424
Loans and advances	-	Credit institutions	4.123.953
Central Banks	-	Customers	73.299.053
Credit institutions	-	Debt securities issued	4.181.192
Customers	-	Other financial liabilities	2.583.475
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Memorandum item: subordinated debt	561.425
Financial assets at fair value through other comprehensive income	1.452.930	Derivatives - Hedge accounting	1.063.226
Equity instruments	353.380	Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Debt securities	1.099.550	Liabilities under insurance and reinsurance contracts	446.198
Loans and advances	-	Provisions	1.010.468
Central Banks	-	Pensions and other post employment defined benefit obligations	101.732
Credit institutions	-	Other long term employee benefits	103.673
Customers	-	Pending legal issues and tax litigation	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	29.993	Commitments and guarantees given	121.776
Financial assets at amortised cost	76.621.204	Other provisions	683.287
Debt securities	24.823.780	Tax liabilities	452.984
Loans and advances	51.797.424	Current tax liabilities	99.797
Central Banks	-	Deferred tax liabilities	353.187
Credit institutions	880.203	Share capital repayable on demand	-
Customers	50.917.221	Other liabilities	547.377
Memorandum item: Loaned or advanced as collateral (sale or pledge)	15.014.253	o/w: social work fund (only savings banks and credit cooperatives)	-
Derivatives - Hedge accounting	1.989.795	Liabilities included in disposal groups classified as held for sale	-
Fair value changes of the hedged items in portfolio hedge of interest rate risk	(283.396)		
Investments in joint ventures and associates	930.352		
Jointly-controlled entities	30.318		
Associates	900.034		
Assets under reinsurance and insurance contracts	1.940		
Tangible assets	1.870.635		
Property, plant and equipment	1.241.006		
For own use	1.241.006		
Leased out under operating lease	-		
Assigned to welfare projects (savings banks and credit cooperatives)	-		
Investment property	629.629		
o/w: leased out under operating lease	474.176		
Memorandum item: Acquired under finance lease	63.640		
Intangible assets	84.779		
Goodwill	27.537		
Other intangible assets	57.242		
Tax assets	4.698.827		
Current tax assets	116.504		
Deferred tax assets	4.582.323		
Other assets	285.838		
Insurance contracts linked to pensions	24.625		
Inventory	36.753		
Other	224.460		
Non-current assets and disposal groups classified as held for sale	541.618		
TOTAL ASSETS	95.244.527	TOTAL LIABILITIES	88.705.360
		EQUITY	
		Own Funds	6.565.263
		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	547.360
		Equity component of compound financial instruments	547.360
		Other equity instruments issued	-
		Other equity elements	-
		Retained earnings	3.778.516
		Revaluation reserves	-
		Other reserves	80.891
		Reserves or accumulated losses of investments in joint ventures and associates	(13.585)
		Other	94.476
		(-) Treasury shares	(104)
		Profit or loss attributable to owners of the parent	285.469
		(-) Interim dividends	-
		Accumulated other comprehensive income	(28.583)
		Items that will not be reclassified to profit or loss	59.668
		Actuarial gains or (-) losses on defined benefit pension plans	(1.684)
		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	20.304
		Fair value changes of equity instruments measured at fair value through other comprehensive income	41.048
		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	(88.251)
		Hedge of net investments in foreign operations [effective portion]	-
		Foreign currency translation	(99)
		Hedging derivatives. Cash flow hedges reserve [effective portion]	(95.138)
		Fair value changes of debt instruments measured at fair value through other comprehensive income	(46.920)
		Hedging instruments [not designated elements]	68.175
		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	(14.269)
		Minority interests (non-controlling interests)	2.487
		Accumulated other comprehensive income	-
		Other items	2.487
		TOTAL EQUITY	6.539.167
		TOTAL EQUITY AND TOTAL LIABILITIES	95.244.527
MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES			
Loan commitments given	4.752.047		
Financial guarantees given	62.288		
Other commitments given	3.143.099		

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.