

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	2,329,526	Financial liabilities held for trading	19,740
Financial assets held for trading	25,594	Derivatives	19,740
Derivatives	12,614	Short positions	-
Equity instruments	-	Deposits	-
Debt securities	12,980	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)	11,849	Financial liabilities designated at fair value through profit or loss	-
Financial assets designated at fair value through profit or loss	-	Deposits	-
Equity instruments	-	Central Banks	-
Debt securities	-	Credit institutions	-
Loans and advances	-	Customers	-
Central Banks	-	Debt securities issued	-
Credit institutions	-	Other financial liabilities	-
Customers	-	o/w: subordinated debt	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Financial liabilities measured at amortized cost	29,332,909
Available-for-sale financial assets	3,430,814	Deposits	28,650,347
Equity instruments	355,538	Central Banks	2,140,613
Debt securities	3,075,276	Credit institutions	596,976
Memorandum item: Loaned or advanced as collateral (sale or pledge)	1,903,978	Customers	25,912,758
Loans and receivables	19,989,319	Debt securities issued	129,845
Debt securities	917,764	Other financial liabilities	552,716
Loans and advances	19,071,555	o/w: subordinated debt	-
Central Banks	-	Hedging derivatives	31,384
Credit institutions	164,945	Fair value changes of the hedged items in portfolio hedges of interest rate risk	-
Customers	18,906,610	Provisions	496,228
Memorandum item: Loaned or advanced as collateral (sale or pledge)	894,427	Pensions and other post-employment commitments	229,919
Held-to-maturity investments	5,562,585	Other long-term staff retributions	27,116
Memorandum item: Loaned or advanced as collateral (sale or pledge)	3,853,270	Provisions for taxes and other legal contingencies	-
Hedging derivatives	444,524	Contingent liabilities and commitments	42,577
Fair value changes of the hedged items in portfolio hedges of interest rate risk	-	Other provisions	196,616
Investments in subsidiaries, joint ventures and associates	907,930	Tax liabilities	56,970
Group Entities	747,844	Current tax liabilities	8,176
Jointly-controlled entities	1,000	Deferred tax liabilities	48,794
Associates	159,086	Other liabilities	686,037
Tangible assets	503,169	o/w: social work fund (only savings Banks and credit co-operatives)	-
Property, plant and equipment	394,422	Liabilities included in disposal groups classified as held for sale	-
For own use	394,422		
Leased out under operating lease	-		
Investment properties	108,747		
o/w: leased out under operating lease	108,747		
Memorandum item: Acquired under finance lease	3		
Intangible assets	-	<b>TOTAL LIABILITIES</b>	<b>30,623,268</b>
Goodwill	-		
Other intangible assets	-	<b>EQUITY</b>	
Tax assets	813,973	Shareholders' Funds	3,848,446
Current tax assets	63,951	Capital	1,610,302
Deferred tax assets	750,022	Registered capital	1,610,302
Other assets	198,893	Non-registered demanded capital	-
Insurance contracts linked to pensions	126,017	Memorandum item: Non-demanded capital	-
Inventory	-	Share Premium	1,322,995
Other	72,876	Equity instruments issued other than capital	49,341
Non-current assets and disposal groups held for sale	256,541	Equity component of compound financial instruments	49,341
		Other	-
<b>TOTAL ASSETS</b>	<b>34,462,868</b>	Other equity elements	-
		Retained earnings	687,620
		Revaluation reserves	-
		Other reserves	(23,786)
		(-) Treasury shares	-
		Profit/(loss) for the period	201,974
		(-) Interim dividend	-
		Accumulated other comprehensive income	(8,846)
		Items not subject to reclassification to income statement	2,708
		Actuarial gains (losses) on pension plans	2,708
		Non-current assets and disposal groups classified as held-for-sale	-
		Other valuation adjustments	-
		Items subject to reclassification to income statement	(11,554)
		Hedges of net investments in operations abroad (effective portion)	-
		Exchange differences	(45)
		Hedging derivatives, Cash flow hedges (effective portion)	(8,379)
		Available-for-sale financial assets	(3,130)
		Debt instruments	2,045
		Equity instruments	(5,175)
		Non-current assets and disposal groups classified as held-for-sale	-
		<b>TOTAL EQUITY</b>	<b>3,839,600</b>
		<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>34,462,868</b>
<b>MEMORANDUM ITEMS: OUT OF BALANCE EXPOSURES</b>			
Financial guarantees given	733,445		
Contingents commitments	2,768,440		

NOTE: From 30 June 2016, the information has been adapted to the new structure for financial statements under Bank of Spain Circular 5/2014, which amended Bank of Spain Circular 4/2004, in accordance with EU-IFRS, which is different from previous periods and is not homogeneous.