

ASSETS	
Cash, cash balances at central banks and other demand deposits	4,563,406
Financial assets held for trading	17,583
Derivatives	7,966
Equity instruments	9,617
Debt securities	-
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-
Non-trading financial assets mandatorily at fair value through profit or loss	89,796
Equity instruments	-
Debt securities	89,796
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-
Financial assets designated at fair value through profit or loss	-
Debt securities	-
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-
Financial assets at fair value through other comprehensive income	1,134,484
Equity instruments	614,065
Debt securities	520,419
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	57,301
Financial assets at amortised cost	44,995,333
Debt securities	16,662,155
Loans and advances	28,333,178
Central Banks	-
Credit institutions	456,581
Customers	27,876,597
Memorandum item: Loaned or advanced as collateral (sale or pledge)	7,952,679
Derivatives - Hedge accounting	507,229
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Investments in subsidiaries, joint ventures and associates	864,126
Subsidiaries	647,074
Joint ventures	13,107
Associates	203,945
Tangible assets	1,113,050
Property, plant and equipment	867,430
For own use	867,430
Leased out under operating lease	-
Assigned to welfare projects (savings banks and credit cooperatives)	-
Investment property	245,620
o/w: leased out under operating lease	245,615
Memorandum item: Acquired under finance lease	-
Intangible assets	14,002
Goodwill	-
Other intangible assets	14,002
Tax assets	2,822,307
Current tax assets	34,178
Deferred tax assets	2,788,129
Other assets	147,053
Insurance contracts linked to pensions	32,734
Inventory	-
Other	114,319
Non-current assets and disposal groups classified as held for sale	304,628
TOTAL ASSETS	56,572,997

LIABILITIES	
Financial liabilities held for trading	12,958
Derivatives	12,958
Short positions	-
Deposits	-
Central Banks	-
Credit institutions	-
Customers	-
Debt securities issued	-
Other financial liabilities	-
Financial liabilities designated at fair value through profit or loss	-
Deposits	-
Central Banks	-
Credit institutions	-
Customers	-
Debt securities issued	-
Other financial liabilities	-
Memorandum item: subordinated debt	-
Financial liabilities measured at amortised cost	50,409,033
Deposits	49,039,963
Central Banks	3,302,914
Credit institutions	2,572,336
Customers	43,164,713
Debt securities issued	357,907
Other financial liabilities	1,011,163
Memorandum item: subordinated debt	297,907
Derivatives - Hedge accounting	427,761
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Provisions	907,062
Pensions and other post employment defined benefit obligations	62,716
Other long term employee benefits	203,697
Pending legal issues and tax litigation	-
Commitments and guarantees given	128,583
Other provisions	512,066
Tax liabilities	209,824
Current tax liabilities	26,171
Deferred tax liabilities	183,653
Share capital repayable on demand	-
Other liabilities	422,992
o/w: social work fund (only savings banks and credit cooperatives)	-
Liabilities included in disposal groups classified as held for sale	-
TOTAL LIABILITIES	52,389,630

EQUITY	
Own Funds	4,257,647
Capital	1,610,302
Paid up capital	1,610,302
Unpaid capital which has been called up	-
Memorandum item: Uncalled capital	-
Share Premium	1,322,995
Equity instruments issued other than capital	47,574
Equity component of compound financial instruments	47,574
Other equity instruments issued	-
Other equity elements	-
Retained earnings	904,492
Revaluation reserves	-
Other reserves	261,485
(-) Treasury shares	(14,773)
Profit/(loss) for the period	125,572
(-) Interim dividends	-
Accumulated other comprehensive income	(74,280)
Items that will not be reclassified to profit or loss	18,309
Actuarial gains or (-) losses on defined benefit pension plans	(787)
Non-current assets and disposal groups classified as held for sale	-
Fair value changes of equity instruments measured at fair value through other comprehensive income	19,096
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	(92,589)
Hedge of net investments in foreign operations [effective portion]	-
Foreign currency translation	(55)
Hedging derivatives. Cash flow hedges reserve [effective portion]	(94,580)
Fair value changes of debt instruments measured at fair value through other comprehensive income	2,046
Hedging instruments [not designated elements]	-
Non-current assets and disposal groups classified as held for sale	-
TOTAL EQUITY	4,183,367
TOTAL EQUITY AND TOTAL LIABILITIES	56,572,997

MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES	
Loan commitments given	3,047,962
Financial guarantees given	63,105
Other commitments given	1,977,002

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 IFRS, which is different from previous periods and is not homogeneous.