

ASSETS	
Cash, cash balances at central banks and other demand deposits	21,295,899
Financial assets held for trading	15,514
Derivatives	14,499
Equity instruments	-
Debt securities	1,015
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	228,227
Equity instruments	41
Debt securities	93,822
Loans and advances	134,364
Central Banks	-
Credit institutions	-
Customers	134,364
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	566,099
Equity instruments	536,803
Debt securities	29,296
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	29,296
Financial assets at amortised cost	83,906,847
Debt securities	24,849,658
Loans and advances	59,057,189
Central Banks	-
Credit institutions	1,119,085
Customers	57,938,104
Memorandum item: Loaned or advanced as collateral (sale or pledge)	24,200,623
Derivatives - Hedge accounting	815,044
Fair value changes of the hedged items in portfolio hedge of interest rate risk	99,301
Investments in subsidiaries, joint ventures and associates	1,682,612
Subsidiaries	935,169
Joint ventures	50,338
Associates	697,105
Tangible assets	1,683,156
Property, plant and equipment	1,288,043
For own use	1,288,043
Leased out under operating lease	-
Assigned to welfare projects (savings banks and credit cooperatives)	-
Investment property	395,113
o/w: leased out under operating lease	92,146
Memorandum item: Acquired under finance lease	76,582
Intangible assets	35,939
Goodwill	-
Other intangible assets	35,939
Tax assets	5,022,357
Current tax assets	470,373
Deferred tax assets	4,551,984
Other assets	329,328
Insurance contracts linked to pensions	31,060
Inventory	-
Other	298,268
Non-current assets and disposal groups classified as held for sale	282,875
TOTAL ASSETS	115,963,198

LIABILITIES	
Financial liabilities held for trading	15,355
Derivatives	15,355
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	106,238,849
Deposits	101,950,528
Central Banks	10,291,702
Credit institutions	6,697,573
Customers	84,961,254
Debt securities issued	2,497,755
Other financial liabilities	1,790,566
Memorandum item: subordinated debt	623,658
Derivatives - Hedge accounting	999,690
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Provisions	1,528,710
Pensions and other post employment defined benefit obligations	178,799
Other long term employee benefits	188,566
Pending legal issues and tax litigation	-
Commitments and guarantees given	106,649
Other provisions	1,054,696
Tax liabilities	339,215
Current tax liabilities	12,987
Deferred tax liabilities	326,228
Share capital repayable on demand	-
Other liabilities	370,801
o/w: social work fund (only savings banks and credit cooperatives)	-
Liabilities included in disposal groups classified as held for sale	-
TOTAL LIABILITIES	109,492,621

EQUITY	
Own Funds	6,679,257
Capital	663,708
Paid up capital	663,708
Unpaid capital which has been called up	-
Memorandum item: Uncalled capital	-
Share Premium	1,322,995
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	2,803,599
Revaluation reserves	-
Other reserves	260,084
(-) Treasury shares	(3,359)
Profit/(loss) for the period	1,084,845
(-) Interim dividends	-
Accumulated other comprehensive income	(208,678)
Items that will not be reclassified to profit or loss	95,597
Actuarial gains or (-) losses on defined benefit pension plans	9,219
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	86,378
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	(304,275)
Hedge of net investments in foreign operations [effective portion]	-
Foreign currency translation	(55)
Hedging derivatives. Cash flow hedges reserve [effective portion]	(304,535)
Fair value changes of debt instruments measured at fair value through other comprehensive income	315
Hedging instruments [not designated elements]	-
Non-current assets and disposal groups classified as held for sale	-
TOTAL EQUITY	6,470,579
TOTAL EQUITY AND TOTAL LIABILITIES	115,963,198

MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES	
Loan commitments given	5,351,395
Financial guarantees given	248,973
Other commitments given	6,038,273

**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.