

ASSETS	
Cash, cash balances at central banks and other demand deposits	8.039.191
Financial assets held for trading	781.385
Derivatives	32.313
Equity instruments	-
Debt securities	749.072
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	84.569
Non-trading financial assets mandatorily at fair value through profit or loss	108.562
Equity instruments	41
Debt securities	35.265
Loans and advances	73.256
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	73.256
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	1.060.210
Equity instruments	331.185
Debt securities	729.025
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	175.527
Financial assets at amortised cost	77.570.450
Debt securities	25.098.802
Loans and advances	52.471.648
Central Banks	-
Credit institutions	2.290.553
Customers	50.181.095
Memorandum item: Loaned or advanced as collateral (sale or pledge)	12.762.556
Derivatives - Hedge accounting	1.222.395
Fair value changes of the hedged items in portfolio hedge of interest rate risk	(63.020)
Investments in subsidiaries, joint ventures and associates	2.802.412
Subsidiaries	2.052.602
Joint ventures	13.045
Associates	736.765
Tangible assets	1.511.696
Property, plant and equipment	1.159.878
For own use	1.159.878
Leased out under operating lease	-
Assigned to welfare projects (savings banks and credit cooperatives)	-
Investment property	351.818
o/w: leased out under operating lease	351.818
Memorandum item: Acquired under finance lease	31.714
Intangible assets	55.108
Goodwill	-
Other intangible assets	55.108
Tax assets	4.361.060
Current tax assets	154.157
Deferred tax assets	4.206.903
Other assets	232.189
Insurance contracts linked to pensions	21.509
Inventory	-
Other	210.680
Non-current assets and disposal groups classified as held for sale	91.195
TOTAL ASSETS	97.772.833

LIABILITIES	
Financial liabilities held for trading	444.181
Derivatives	32.345
Short positions	411.836
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	87.328.359
Deposits	81.056.359
Central Banks	953.971
Credit institutions	5.805.055
Customers	74.297.333
Debt securities issued	4.241.898
Other financial liabilities	2.030.102
Memorandum item: subordinated debt	571.672
Derivatives - Hedge accounting	1.148.038
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Provisions	940.752
Pensions and other post employment defined benefit obligations	91.258
Other long term employee benefits	91.568
Pending legal issues and tax litigation	-
Commitments and guarantees given	116.978
Other provisions	640.948
Tax liabilities	358.809
Current tax liabilities	29.684
Deferred tax liabilities	329.125
Share capital repayable on demand	-
Other liabilities	549.912
o/w: social work fund (only savings banks and credit cooperatives)	-
Liabilities included in disposal groups classified as held for sale	-
TOTAL LIABILITIES	90.770.051

EQUITY	
Own Funds	6.966.697
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	547.360
Equity component of compound financial instruments	547.360
Other equity instruments issued	-
Other equity elements	-
Retained earnings	3.887.757
Revaluation reserves	-
Other reserves	274.996
(-) Treasury shares	(2.682)
Profit/(loss) for the period	272.562
(-) Interim dividends	-
Accumulated other comprehensive income	36.087
Items that will not be reclassified to profit or loss	39.171
Actuarial gains or (-) losses on defined benefit pension plans	(4.140)
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	43.311
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	(3.084)
Hedge of net investments in foreign operations [effective portion]	-
Foreign currency translation	24
Hedging derivatives: Cash flow hedges reserve [effective portion]	(10.491)
Fair value changes of debt instruments measured at fair value through other comprehensive income	7.383
Hedging instruments [not designated elements]	-
Non-current assets and disposal groups classified as held for sale	-
TOTAL EQUITY	7.002.784

MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES	
Loan commitments given	4.632.663
Financial guarantees given	74.392
Other commitments given	2.806.683

TOTAL EQUITY AND TOTAL LIABILITIES	97.772.833
------------------------------------	------------

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.