

ASSETS		LIABILITIES	
Cash, cash balances at central banks and other demand deposits	1,181,174	Financial liabilities held for trading	23,592
Financial assets held for trading	48,293	Derivatives	23,592
Derivatives	15,854	Short positions	-
Equity instruments	-	Deposits	-
Debt securities	32,439	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)	13,758	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	28,551,777
Available-for-sale financial assets	3,266,711	Deposits	27,664,264
Equity instruments	349,773	Central Banks	2,145,071
Debt securities	2,916,938	Credit institutions	711,758
Memorandum item: Loaned or advanced as collateral (sale or pledge)	1,342,549	Customers	24,807,434
Loans and receivables	20,416,019	Debt securities issued	199,851
Debt securities	582,598	Other financial liabilities	687,663
Loans and advances	19,833,421	o/w: subordinated debt	-
Central Banks	-	Hedging derivatives	20,513
Credit institutions	176,899	Fair value changes of the hedged items in portfolio hedges of interest rate risk	-
Customers	19,656,523	Provisions	545,383
Memorandum item: Loaned or advanced as collateral (sale or pledge)	887,169	Pensions and other post-employment commitments	172,465
Held-to-maturity investments	5,547,803	Other long-term staff retributions	102,032
Memorandum item: Loaned or advanced as collateral (sale or pledge)	4,073,125	Provisions for taxes and other legal contingencies	-
Hedging derivatives	455,850	Contingent liabilities and commitments	44,996
Fair value changes of the hedged items in portfolio hedges of interest rate risk	-	Other provisions	225,890
Investments in subsidiaries, joint ventures and associates	925,927	Tax liabilities	57,357
Group Entities	728,473	Current tax liabilities	6,123
Jointly-controlled entities	44,063	Deferred tax liabilities	51,234
Associates	153,391	Other liabilities	692,702
Tangible assets	508,884	o/w: social work fund (only savings Banks and credit co-operatives)	-
Property, plant and equipment	400,888	Liabilities included in disposal groups classified as held for sale	-
For own use	400,889		
Leased out under operating lease	-		
Investment properties	107,996		
o/w: leased out under operating lease	107,995		
Memorandum item: Acquired under finance lease	570		
Intangible assets	-	TOTAL LIABILITIES	29,891,324
Goodwill	-		
Other intangible assets	-		
Tax assets	781,663	EQUITY	
Current tax assets	55,533	Shareholders' Funds	3,683,353
Deferred tax assets	726,130	Capital	1,547,802
Other assets	174,876	Registered capital	1,547,802
Insurance contracts linked to pensions	134,100	Non-registered demanded capital	-
Inventory	-	Memorandum item: Non-demanded capital	-
Other	40,776	Share Premium	1,316,745
Non-current assets and disposal groups held for sale	276,968	Equity instruments issued other than capital	49,341
TOTAL ASSETS	33,584,169	Equity component of compound financial instruments	49,341
		Other	-
		Other equity elements	-
		Retained earnings	687,619
		Revaluation reserves	-
		Other reserves	(23,786)
		(-) Treasury shares	-
		Profit/(loss) for the period	105,632
		(-) Interim dividend	-
		Accumulated other comprehensive income	9,492
		Items not subject to reclassification to income statement	2,192
		Actuarial gains (losses) on pension plans	2,192
		Non-current assets and disposal groups classified as held-for-sale	-
		Other valuation adjustments	-
		Items subject to reclassification to income statement	7,300
		Hedges of net investments in operations abroad (effective portion)	-
		Exchange differences	(15)
		Hedging derivatives, Cash flow hedges (effective portion)	(798)
		Available-for-sale financial assets	8,113
		Debt instruments	-10,462
		Equity instruments	18,575
		Non-current assets and disposal groups classified as held-for-sale	-
		TOTAL EQUITY	3,692,845
MEMORANDUM ITEMS: OUT OF BALANCE EXPOSURES		TOTAL EQUITY AND TOTAL LIABILITIES	33,584,169
Financial guarantees given	687,687		
Contingents commitments	3,326,431		

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.