

ASSETS	
Cash, cash balances at central banks and other demand deposits	7,248,623
Financial assets held for trading	58,959
Derivatives	10,483
Equity instruments	-
Debt securities	48,476
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	85,756
Equity instruments	-
Debt securities	85,756
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	1,656,794
Equity instruments	452,398
Debt securities	1,204,396
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	705,041
Financial assets at amortised cost	48,028,377
Debt securities	18,881,830
Loans and advances	29,146,547
Central Banks	-
Credit institutions	356,643
Customers	28,789,904
Memorandum item: Loaned or advanced as collateral (sale or pledge)	11,729,357
Derivatives - Hedge accounting	560,059
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Investments in subsidiaries, joint ventures and associates	872,634
Subsidiaries	657,028
Joint ventures	13,107
Associates	202,499
Tangible assets	1,107,119
Property, plant and equipment	852,283
For own use	852,283
Leased out under operating lease	-
Assigned to welfare projects (savings banks and credit cooperatives)	-
Investment property	254,836
o/w: leased out under operating lease	254,836
Memorandum item: Acquired under finance lease	42,158
Intangible assets	23,156
Goodwill	-
Other intangible assets	23,156
Tax assets	2,824,793
Current tax assets	15,502
Deferred tax assets	2,809,291
Other assets	251,108
Insurance contracts linked to pensions	32,915
Inventory	-
Other	218,193
Non-current assets and disposal groups classified as held for sale	253,971
TOTAL ASSETS	62,971,349

LIABILITIES	
Financial liabilities held for trading	12,693
Derivatives	12,693
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	56,753,052
Deposits	54,782,175
Central Banks	5,024,608
Credit institutions	3,335,444
Customers	46,422,123
Debt securities issued	365,755
Other financial liabilities	1,605,122
Memorandum item: subordinated debt	305,747
Derivatives - Hedge accounting	407,102
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Provisions	838,239
Pensions and other post employment defined benefit obligations	62,351
Other long term employee benefits	190,597
Pending legal issues and tax litigation	-
Commitments and guarantees given	133,722
Other provisions	451,569
Tax liabilities	240,339
Current tax liabilities	33,629
Deferred tax liabilities	206,710
Share capital repayable on demand	-
Other liabilities	382,228
o/w: social work fund (only savings banks and credit cooperatives)	-
Liabilities included in disposal groups classified as held for sale	-
TOTAL LIABILITIES	58,633,653

EQUITY	
Own Funds	4,285,799
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	47,551
Equity component of compound financial instruments	47,551
Other equity instruments issued	-
Other equity elements	-
Retained earnings	987,736
Revaluation reserves	-
Other reserves	261,485
(-) Treasury shares	(30,527)
Profit/(loss) for the period	86,257
(-) Interim dividends	-
Accumulated other comprehensive income	51,897
Items that will not be reclassified to profit or loss	68,310
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	69,097
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	(16,413)
Hedge of net investments in foreign operations [effective portion]	-
Foreign currency translation	(55)
Hedging derivatives. Cash flow hedges reserve [effective portion]	(7,982)
Fair value changes of debt instruments measured at fair value through other comprehensive income	(8,376)
Hedging instruments [not designated elements]	-
Non-current assets and disposal groups classified as held for sale	-
TOTAL EQUITY	4,337,696
TOTAL EQUITY AND TOTAL LIABILITIES	62,971,349

MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES	
Loan commitments given	2,498,701
Financial guarantees given	65,501
Other commitments given	3,964,247

**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.