

ASSETS	
Cash, cash balances at central banks and other demand deposits	19,794,037
Financial assets held for trading	23,348
Derivatives	23,348
Equity instruments	-
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	155,510
Equity instruments	41
Debt securities	33,599
Loans and advances	121,870
Central Banks	-
Credit institutions	-
Customers	121,870
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	367,051
Equity instruments	339,340
Debt securities	27,711
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	27,711
Financial assets at amortised cost	84,350,687
Debt securities	25,415,174
Loans and advances	58,935,513
Central Banks	-
Credit institutions	773,544
Customers	58,161,969
Memorandum item: Loaned or advanced as collateral (sale or pledge)	23,373,493
Derivatives - Hedge accounting	1,586,485
Fair value changes of the hedged items in portfolio hedge of interest rate risk	(90,251)
Investments in subsidiaries, joint ventures and associates	1,697,765
Subsidiaries	944,979
Joint ventures	50,276
Associates	702,510
Tangible assets	1,650,107
Property, plant and equipment	1,262,842
For own use	1,262,842
Leased out under operating lease	-
Assigned to welfare projects (savings banks and credit cooperatives)	-
Investment property	387,265
o/w: leased out under operating lease	386,802
Memorandum item: Acquired under finance lease	27,417
Intangible assets	38,269
Goodwill	-
Other intangible assets	38,269
Tax assets	4,932,648
Current tax assets	440,332
Deferred tax assets	4,492,316
Other assets	537,137
Insurance contracts linked to pensions	93,857
Inventory	-
Other	443,280
Non-current assets and disposal groups classified as held for sale	233,898
TOTAL ASSETS	115,276,691

LIABILITIES	
Financial liabilities held for trading	23,842
Derivatives	23,842
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	105,275,104
Deposits	98,806,425
Central Banks	10,241,401
Credit institutions	7,990,187
Customers	80,574,837
Debt securities issued	2,916,151
Other financial liabilities	3,552,528
Memorandum item: subordinated debt	573,061
Derivatives - Hedge accounting	1,007,774
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Provisions	1,263,886
Pensions and other post employment defined benefit obligations	158,333
Other long term employee benefits	163,185
Pending legal issues and tax litigation	-
Commitments and guarantees given	124,232
Other provisions	818,136
Tax liabilities	373,702
Current tax liabilities	41,178
Deferred tax liabilities	332,524
Share capital repayable on demand	-
Other liabilities	663,386
o/w: social work fund (only savings banks and credit cooperatives)	-
Liabilities included in disposal groups classified as held for sale	-
TOTAL LIABILITIES	108,607,694

EQUITY	
Own Funds	6,818,036
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	3,845,927
Revaluation reserves	-
Other reserves	259,960
(-) Treasury shares	(162)
Profit/(loss) for the period	178,223
(-) Interim dividends	-
Accumulated other comprehensive income	(149,039)
Items that will not be reclassified to profit or loss	55,962
Actuarial gains or (-) losses on defined benefit pension plans	8,593
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	47,369
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	(205,001)
Hedge of net investments in foreign operations [effective portion]	-
Foreign currency translation	(55)
Hedging derivatives. Cash flow hedges reserve [effective portion]	(204,440)
Fair value changes of debt instruments measured at fair value through other comprehensive income	(506)
Hedging instruments [not designated elements]	-
Non-current assets and disposal groups classified as held for sale	-
TOTAL EQUITY	6,668,997
TOTAL EQUITY AND TOTAL LIABILITIES	115,276,691

MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES	
Loan commitments given	4,743,260
Financial guarantees given	79,993
Other commitments given	6,275,497

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.