

ASSETS		LIABILITIES	
<b>Cash, cash balances at central banks and other demand deposits</b>	<b>1,154,034</b>	<b>Financial liabilities held for trading</b>	<b>25,090</b>
<b>Financial assets held for trading</b>	<b>53,503</b>	Derivatives	25,090
Derivatives	16,883	Short positions	-
Equity instruments	-	Deposits	-
Debt securities	36,620	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)	16,932	<b>Financial liabilities designated at fair value through profit or loss</b>	-
<b>Financial assets designated at fair value through profit or loss</b>	-	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)	-	<b>Financial liabilities measured at amortized cost</b>	<b>29,083,496</b>
<b>Available-for-sale financial assets</b>	<b>3,239,920</b>	Deposits	28,182,317
Equity instruments	495,607	Central Banks	2,147,290
Debt securities	2,744,313	Credit institutions	1,061,683
Memorandum item: Loaned or advanced as collateral (sale or pledge)	1,339,660	Customers	24,973,344
<b>Loans and receivables</b>	<b>19,973,408</b>	Debt securities issued	200,038
Debt securities	589,632	Other financial liabilities	701,141
Loans and advances	19,383,776	o/w: subordinated debt	-
Central Banks	-	<b>Hedging derivatives</b>	<b>21,836</b>
Credit institutions	117,257	<b>Fair value changes of the hedged items in portfolio hedges of interest rate risk</b>	-
Customers	19,266,519	<b>Provisions</b>	<b>362,368</b>
Memorandum item: Loaned or advanced as collateral (sale or pledge)	1,414,934	Pensions and other post-employment commitments	172,169
<b>Held-to-maturity investments</b>	<b>5,593,260</b>	Other long-term staff retributions	106,177
Memorandum item: Loaned or advanced as collateral (sale or pledge)	3,861,192	Provisions for taxes and other legal contingencies	-
<b>Hedging derivatives</b>	<b>523,781</b>	Contingent liabilities and commitments	44,680
<b>Fair value changes of the hedged items in portfolio hedges of interest rate risk</b>	-	Other provisions	39,342
<b>Investments in subsidiaries, joint ventures and associates</b>	<b>927,354</b>	<b>Tax liabilities</b>	<b>66,741</b>
Group Entities	728,473	Current tax liabilities	6,239
Jointly-controlled entities	44,327	Deferred tax liabilities	60,502
Associates	154,554	<b>Other liabilities</b>	<b>633,303</b>
<b>Tangible assets</b>	<b>508,205</b>	o/w: social work fund (only savings Banks and credit co-operatives)	-
Property, plant and equipment	406,499	<b>Liabilities included in disposal groups classified as held for sale</b>	-
For own use	406,499		
Leased out under operating lease	-		
Investment properties	101,706		
o/w: leased out under operating lease	101,706		
Memorandum item: Acquired under finance lease	853	<b>TOTAL LIABILITIES</b>	<b>30,192,834</b>
<b>Intangible assets</b>	<b>1</b>		
Goodwill	-		
Other intangible assets	1	<b>EQUITY</b>	
<b>Tax assets</b>	<b>749,524</b>	<b>Shareholders' Funds</b>	<b>2,960,644</b>
Current tax assets	18,288	<b>Capital</b>	<b>922,802</b>
Deferred tax assets	731,236	Registered capital	922,802
<b>Other assets</b>	<b>179,633</b>	Non-registered demanded capital	-
Insurance contracts linked to pensions	133,669	Memorandum item: Non-demanded capital	-
Inventory	-	<b>Share Premium</b>	<b>1,254,245</b>
Other	45,964	<b>Equity instruments issued other than capital</b>	<b>49,341</b>
<b>Non-current assets and disposal groups held for sale</b>	<b>265,391</b>	Equity component of compound financial instruments	49,341
		Other	-
<b>TOTAL ASSETS</b>	<b>33,168,014</b>	<b>Other equity elements</b>	-
		<b>Retained earnings</b>	<b>704,618</b>
		<b>Revaluation reserves</b>	-
		<b>Other reserves</b>	-
		(-) Treasury shares	-
		<b>Profit/(loss) for the period</b>	<b>46,638</b>
		(-) Interim dividend	(17,000)
		<b>Accumulated other comprehensive income</b>	<b>14,536</b>
		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	12,344
		Hedges of net investments in operations abroad	-
		Exchange differences	26
		Hedging derivatives. Cash flow hedges (effective portion)	(822)
		Available-for-sale financial assets	13,140
		Debt instruments	(35,101)
		Equity instruments	48,241
		Non-current assets and disposal groups classified as held-for-sale	-
<b>MEMORANDUM ITEMS: OUT OF BALANCE EXPOSURES</b>		<b>TOTAL EQUITY</b>	<b>2,975,180</b>
Financial guarantees given	698,135		
Contingents commitments	2,811,300	<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>33,168,014</b>

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.