

ASSETS	
Cash, cash balances at central banks and other demand deposits	7,681,716
Financial assets held for trading	116,103
Derivatives	7,066
Equity instruments	3,799
Debt securities	105,238
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	63,549
Equity instruments	-
Debt securities	63,549
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	460,438
Equity instruments	404,269
Debt securities	56,169
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-
Financial assets at amortised cost	51,106,703
Debt securities	22,481,288
Loans and advances	28,625,415
Central Banks	-
Credit institutions	600,924
Customers	28,024,496
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-
Derivatives - Hedge accounting	736,585
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Investments in subsidiaries, joint ventures and associates	640,737
Subsidiaries	429,559
Joint ventures	13,107
Associates	198,070
Tangible assets	1,082,051
Property, plant and equipment	816,445
For own use	816,445
Leased out under operating lease	-
Assigned to welfare projects (savings banks and credit cooperatives)	-
Investment property	265,606
o/w: leased out under operating lease	265,401
Memorandum item: Acquired under finance lease	-
Intangible assets	33,722
Goodwill	-
Other intangible assets	33,722
Tax assets	2,905,493
Current tax assets	33,601
Deferred tax assets	2,871,892
Other assets	221,807
Insurance contracts linked to pensions	31,703
Inventory	-
Other	190,104
Non-current assets and disposal groups classified as held for sale	241,975
TOTAL ASSETS	65,290,879

LIABILITIES	
Financial liabilities held for trading	9,857
Derivatives	9,857
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	59,356,448
Deposits	57,547,940
Central Banks	5,470,548
Credit institutions	4,197,990
Customers	47,879,402
Debt securities issued	364,237
Other financial liabilities	1,444,271
Memorandum item: subordinated debt	304,267
Derivatives - Hedge accounting	546,929
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Provisions	733,087
Pensions and other post employment defined benefit obligations	56,362
Other long term employee benefits	167,081
Pending legal issues and tax litigation	-
Commitments and guarantees given	119,031
Other provisions	390,612
Tax liabilities	224,805
Current tax liabilities	47,933
Deferred tax liabilities	176,872
Share capital repayable on demand	-
Other liabilities	289,571
o/w: social work fund (only savings banks and credit cooperatives)	-
Liabilities included in disposal groups classified as held for sale	-
TOTAL LIABILITIES	61,160,697

EQUITY	
Own Funds	4,301,743
Capital	1,579,761
Paid up capital	1,579,761
Unpaid capital which has been called up	-
Memorandum item: Uncalled capital	-
Share Premium	1,322,995
Equity instruments issued other than capital	47,423
Equity component of compound financial instruments	47,423
Other equity instruments issued	-
Other equity elements	-
Retained earnings	1,060,317
Revaluation reserves	-
Other reserves	261,485
(-) Treasury shares	(99)
Profit/(loss) for the period	29,861
(-) Interim dividends	-
Accumulated other comprehensive income	(171,561)
Items that will not be reclassified to profit or loss	78,193
Actuarial gains or (-) losses on defined benefit pension plans	2,694
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	75,499
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	(249,754)
Hedge of net investments in foreign operations [effective portion]	-
Foreign currency translation	(55)
Hedging derivatives. Cash flow hedges reserve [effective portion]	(249,668)
Fair value changes of debt instruments measured at fair value through other comprehensive income	(31)
Hedging instruments [not designated elements]	-
Non-current assets and disposal groups classified as held for sale	-
TOTAL EQUITY	4,130,183
TOTAL EQUITY AND TOTAL LIABILITIES	65,290,879

MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES	
Loan commitments given	2,436,911
Financial guarantees given	58,452
Other commitments given	2,211,038

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.