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			inousand euros
ASSETS Cash, cash balances at central banks and other demand deposits	559,698	LIABILITIES Financial liabilities held for trading	26,245
Financial assets held for trading	61,640	Derivatives	26,245
Derivatives	23,564	Short positions	20,2-1
Equity instruments		Deposits	
Debt securities	38,076	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)	1,263	Financial liabilities designated at fair value through profit or loss	
Financial assets designated at fair value through profit or loss	-	Deposits	
Equity instruments Debt securities	-	Central Banks Credit institutions	
Loans and advances	-	Credit institutions Customers	
Central Banks	-	Debt securities issued	
Credit institutions	1	Other financial liabilities	
Customers	1	o/w: subordinated debt	
Memorandum item: Loaned or advanced as collateral (sale or pledge)		Financial liabilities measured at amortized cost	29,183,42
Available-for-sale financial assets	4,645,358	Deposits	28,128,61
Equity instruments	611,984	Central Banks	20,120,01
Debt securities	4,033,374	Credit institutions	1.325.690
Memorandum item: Loaned or advanced as collateral (sale or pledge)	1,595,647	Customers	26,802,92
Loans and receivables	19,457,814	Debt securities issued	200.094
Debt securities	656,148	Other financial liabilities	854,710
Loans and advances	18,801,666	o/w: subordinated debt	8,003
Central Banks	,,	Hedging derivatives	29,69
Credit institutions	171,306	Fair value changes of the hedged items in portfolio hedges of interest rate risk	15,05
Customers	18,630,360	Provisions	364,85
Memorandum item: Loaned or advanced as collateral (sale or pledge)	1,275,813	Pensions and other post-employment commitments	205,21
Held-to-maturity investments	5,442,986	Other long-term staff retributions	75,90
Memorandum item: Loaned or advanced as collateral (sale or pledge)	4,464,780	Provisions for taxes and other legal contingencies	
Hedging derivatives	636,420	Contingent liabilities and commitments	28,239
Fair value changes of the hedged items in portfolio hedges of interest rate risk	-	Other provisions	55,50
Investments in subsidiaries, joint ventures and associates	807,997	Tax liabilities	119,23
Group Entities	607,278	Current tax liabilities	27,92
Jointly-controlled entities	45,147	Deferred tax liabilities	91,30
Associates	155,572	Other liabilities	580,197
Tangible assets	506,004	o/w: social work fund (only savings Banks and credit co-operatives)	
Property, plant and equipment	410,294	Liabilities included in disposal groups classified as held for sale	
For own use	410,294		
Leased out under operating lease	-		
Investment properties	95,710		
o/w: leased out under operating lease	95,710		
Memorandum item: Acquired under finance lease	1,420	TOTAL LIABILITIES	30,303,645
Intangible assets	16		
Goodwill		EQUITY	
Other intangible assets	16	Shareholders' Funds	2,961,004 922.80
Tax assets Current tax assets	805,904	Capital	922,80
Deferred tax assets	17,550 788.354	Registered capital Non-registered demanded capital	922,80
Other assets	766,334 177,781	Memorandum item: Non-demanded capital	
Insurance contracts linked to pensions	137,976	Share Premium	1.254.24
Inventory	137,570	Equity instruments issued other than capital	49.34
Other	39.805		
Non-current assets and disposal groups held for sale			
Non-current assets and disposal groups neid for sale		Equity component of compound financial instruments	49,34
OTAL ACCET.	255,173	Other	49,343
OTAL ASSETS	255,173	Other Other equity elements	
OTAL ASSETS		Other Other equity elements Retained earnings	-
OTAL ASSETS	255,173	Other Other equity elements Retained earnings Revaluation reserves	-
OTAL ASSETS	255,173	Other Other equity elements Retained earnings Revaluation reserves Other reserves	
OTAL ASSETS	255,173	Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares	519,72
OTAL ASSETS	255,173	Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit/(loss) for the period	519,72
OTAL ASSETS	255,173	Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares	519,72 214,89
OTAL ASSETS	255,173	Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit/(loss) for the period (-) Interim dividend Accumulated other comprehensive income	519,72 214,89 92,14
OTAL ASSETS	255,173	Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit/(loss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement	519,72 214,89 92,14 94
OTAL ASSETS	255,173	Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit/(loss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans	519,72 214,89 92,14 94
OTAL ASSETS	255,173	Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit/(loss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement	519,72 214,88 92,14 94
OTAL ASSETS	255,173	Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit/(loss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans Non-current assets and disposal groups classified as held-for-sale	519,72 214,89 92,14 94 94
OTAL ASSETS	255,173	Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit/(loss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans Non-current assets and disposal groups classified as held-for-sale Other valuation adjustments Items subject to reclassification to income statement Hedges of net investments	519,72 214,89 92,14 94 94
OTAL ASSETS	255,173	Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit/(loss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans Non-current assets and disposal groups classified as held-for-sale Other valuation adjustments Items subject to reclassification to income statement Hedges of net investments in operations abroad Exchange differences	519,72 214,89 92,14 94 91,20
OTAL ASSETS	255,173	Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit/(loss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans Non-current assets and disposal groups classified as held-for-sale Other valuation adjustments Items subject to reclassification to income statement Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion)	519,72 214,89 92,14 94 91,20 (2 (583
OTAL ASSETS	255,173	Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit/(loss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans Non-current assets and disposal groups classified as held-for-sale Other valuation adjustments Items subject to reclassification to income statement Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion) Available-for-sale financial assets	519,72 214,89 92,14 94 91,20 (2 (587 91,79
OTAL ASSETS	255,173	Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Perofit/(loss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans Non-current assets and disposal groups classified as held-for-sale Other valuation adjustments Items subject to reclassification to income statement Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion) Available-for-sale financial assets Debt instruments	519,72 214,89 92,14 94 91,20 (58: 91,79 37,63
OTAL ASSETS	255,173	Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit/(loss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans Non-current assets and disposal groups classified as held-for-sale Other valuation adjustments Items subject to reclassification to income statement Hedges of net investments Items subject to reclassification to income statement Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion) Available-for-sale financial assets Debt instruments Equity instruments	519,72 214,89 92,14 94 91,20 (58: 91,79 37,63
OTAL ASSETS	255,173	Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Perofit/(loss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans Non-current assets and disposal groups classified as held-for-sale Other valuation adjustments Items subject to reclassification to income statement Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion) Available-for-sale financial assets Debt instruments	519,72 214,89 92,14 94 91,20 (; (58: 91,79 37,63
OTAL ASSETS MEMORANDUM ITEMS: OUT OF BALANCE EXPOSURES	255,173 33,356,791	Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit/(loss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans Non-current assets and disposal groups classified as held-for-sale Other valuation adjustments Items subject to reclassification to income statement Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion) Available-for-sale financial assets Debt instruments Equity instruments Non-current assets and disposal groups classified as held-for-sale	519,72 214,89 92,14 94 91,20 (2 (587 91,79 37,63 54,15
MEMORANDUM ITEMS: OUT OF BALANCE EXPOSURES	255,173	Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit/(loss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans Non-current assets and disposal groups classified as held-for-sale Other valuation adjustments Items subject to reclassification to income statement Hedges of net investments Items subject to reclassification to income statement Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion) Available-for-sale financial assets Debt instruments Equity instruments	519,724 214,893 92,44 944 946 91,203 (2 (5887 91,793 37,636 54,155
	255,173 33,356,791	Other Other equity elements Retained earnings Revaluation reserves Other reserves (-) Treasury shares Profit/(loss) for the period (-) Interim dividend Accumulated other comprehensive income Items not subject to reclassification to income statement Actuarial gains (losses) on pension plans Non-current assets and disposal groups classified as held-for-sale Other valuation adjustments Items subject to reclassification to income statement Hedges of net investments in operations abroad Exchange differences Hedging derivatives. Cash flow hedges (effective portion) Available-for-sale financial assets Debt instruments Equity instruments Non-current assets and disposal groups classified as held-for-sale	49,341 519,724 214,891 92,142 946 947 (2) (587 91,792 37,639 54,152