

ASSETS	
Cash, cash balances at central banks and other demand deposits	4,599,423
Financial assets held for trading	254,141
Derivatives	10,623
Equity instruments	-
Debt securities	243,518
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	10,629
Non-trading financial assets mandatorily at fair value through profit or loss	91,448
Equity instruments	-
Debt securities	91,448
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	1,711,267
Equity instruments	491,030
Debt securities	1,220,237
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	411,455
Financial assets at amortised cost	49,462,028
Debt securities	20,564,179
Loans and advances	28,897,849
Central Banks	-
Credit institutions	1,114,703
Customers	27,783,146
Memorandum item: Loaned or advanced as collateral (sale or pledge)	11,228,386
Derivatives - Hedge accounting	587,929
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Investments in subsidiaries, joint ventures and associates	938,862
Subsidiaries	724,529
Joint ventures	13,107
Associates	201,226
Tangible assets	1,110,556
Property, plant and equipment	856,882
For own use	856,882
Leased out under operating lease	-
Assigned to welfare projects (savings banks and credit cooperatives)	-
Investment property	253,674
o/w: leased out under operating lease	253,673
Memorandum item: Acquired under finance lease	49,507
Intangible assets	26,327
Goodwill	-
Other intangible assets	26,327
Tax assets	2,816,047
Current tax assets	15,049
Deferred tax assets	2,800,998
Other assets	291,468
Insurance contracts linked to pensions	32,940
Inventory	-
Other	258,528
Non-current assets and disposal groups classified as held for sale	246,025
TOTAL ASSETS	62,135,521

LIABILITIES	
Financial liabilities held for trading	13,912
Derivatives	13,912
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	55,929,535
Deposits	54,382,685
Central Banks	5,011,085
Credit institutions	2,338,682
Customers	47,032,918
Debt securities issued	369,069
Other financial liabilities	1,177,781
Memorandum item: subordinated debt	309,032
Derivatives - Hedge accounting	455,272
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Provisions	786,281
Pensions and other post employment defined benefit obligations	62,003
Other long term employee benefits	183,315
Pending legal issues and tax litigation	-
Commitments and guarantees given	119,457
Other provisions	421,506
Tax liabilities	213,191
Current tax liabilities	32,322
Deferred tax liabilities	180,869
Share capital repayable on demand	-
Other liabilities	423,607
o/w: social work fund (only savings banks and credit cooperatives)	-
Liabilities included in disposal groups classified as held for sale	-
TOTAL LIABILITIES	57,821,798

EQUITY	
Own Funds	4,290,204
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	47,497
Equity component of compound financial instruments	47,497
Other equity instruments issued	-
Other equity elements	-
Retained earnings	991,563
Revaluation reserves	-
Other reserves	261,485
(-) Treasury shares	(30,576)
Profit/(loss) for the period	86,938
(-) Interim dividends	-
Accumulated other comprehensive income	23,519
Items that will not be reclassified to profit or loss	65,899
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	66,686
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	(42,380)
Hedge of net investments in foreign operations [effective portion]	-
Foreign currency translation	(55)
Hedging derivatives. Cash flow hedges reserve [effective portion]	(43,591)
Fair value changes of debt instruments measured at fair value through other comprehensive income	1,266
Hedging instruments [not designated elements]	-
Non-current assets and disposal groups classified as held for sale	-
TOTAL EQUITY	4,313,723
TOTAL EQUITY AND TOTAL LIABILITIES	62,135,521

MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES	
Loan commitments given	2,683,180
Financial guarantees given	65,895
Other commitments given	2,888,863

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.