

ASSETS	
Cash, cash balances at central banks and other demand deposits	16,243,877
Financial assets held for trading	29,399
Derivatives	29,399
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	148,144
Equity instruments	41
Debt securities	32,345
Loans and advances	115,758
Central Banks	-
Credit institutions	-
Customers	115,758
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	529,424
Equity instruments	358,160
Debt securities	171,264
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	30,000
Financial assets at amortised cost	85,559,058
Debt securities	27,294,915
Loans and advances	58,264,143
Central Banks	-
Credit institutions	964,931
Customers	57,299,212
Memorandum item: Loaned or advanced as collateral (sale or pledge)	25,060,491
Derivatives - Hedge accounting	2,201,030
Fair value changes of the hedged items in portfolio hedge of interest rate risk	(222,025)
Investments in subsidiaries, joint ventures and associates	1,695,441
Subsidiaries	942,705
Joint ventures	50,276
Associates	702,460
Tangible assets	1,615,802
Property, plant and equipment	1,233,371
For own use	1,233,371
Leased out under operating lease	-
Assigned to welfare projects (savings banks and credit cooperatives)	-
Investment property	382,430
o/w: leased out under operating lease	381,929
Memorandum item: Acquired under finance lease	-
Intangible assets	36,463
Goodwill	-
Other intangible assets	36,463
Tax assets	4,902,350
Current tax assets	442,573
Deferred tax assets	4,459,776
Other assets	513,962
Insurance contracts linked to pensions	94,063
Inventory	-
Other	419,899
Non-current assets and disposal groups classified as held for sale	232,739
TOTAL ASSETS	113,485,664

LIABILITIES	
Financial liabilities held for trading	35,061
Derivatives	35,061
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	103,318,849
Deposits	97,879,973
Central Banks	10,238,216
Credit institutions	9,101,039
Customers	78,540,718
Debt securities issued	2,872,028
Other financial liabilities	2,566,848
Memorandum item: subordinated debt	554,324
Derivatives - Hedge accounting	696,403
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Provisions	1,180,873
Pensions and other post employment defined benefit obligations	149,142
Other long term employee benefits	151,599
Pending legal issues and tax litigation	-
Commitments and guarantees given	125,617
Other provisions	754,515
Tax liabilities	418,499
Current tax liabilities	66,593
Deferred tax liabilities	351,906
Share capital repayable on demand	-
Other liabilities	695,382
o/w: social work fund (only savings banks and credit cooperatives)	-
Liabilities included in disposal groups classified as held for sale	-
TOTAL LIABILITIES	106,645,068

EQUITY	
Own Funds	6,897,931
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	3,839,004
Revaluation reserves	-
Other reserves	261,274
(-) Treasury shares	(163)
Profit/(loss) for the period	263,728
(-) Interim dividends	-
Accumulated other comprehensive income	(57,334)
Items that will not be reclassified to profit or loss	53,227
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	44,633
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	(110,561)
Hedge of net investments in foreign operations [effective portion]	-
Foreign currency translation	(55)
Hedging derivatives. Cash flow hedges reserve [effective portion]	(107,594)
Fair value changes of debt instruments measured at fair value through other comprehensive income	(2,911)
Hedging instruments [not designated elements]	-
Non-current assets and disposal groups classified as held for sale	-
TOTAL EQUITY	6,840,596
TOTAL EQUITY AND TOTAL LIABILITIES	113,485,664

MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES	
Loan commitments given	4,512,989
Financial guarantees given	74,147
Other commitments given	7,607,075

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.