

ASSETS	
Cash, cash balances at central banks and other demand deposits	6.844.146
Financial assets held for trading	37.148
Derivatives	37.148
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	139.690
Equity instruments	41
Debt securities	34.028
Loans and advances	105.621
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	987.114
Equity instruments	336.908
Debt securities	650.206
Loans and advances	-
Central Banks	-
Credit institutions	-
Customers	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-
Financial assets at amortised cost	76.776.874
Debt securities	24.823.780
Loans and advances	51.953.094
Central Banks	-
Credit institutions	879.788
Customers	51.073.306
Memorandum item: Loaned or advanced as collateral (sale or pledge)	15.014.253
Derivatives - Hedge accounting	1.989.795
Fair value changes of the hedged items in portfolio hedge of interest rate risk	(283.396)
Investments in subsidiaries, joint ventures and associates	2.947.385
Subsidiaries	2.197.752
Joint ventures	13.045
Associates	736.588
Tangible assets	1.535.320
Property, plant and equipment	1.172.074
For own use	1.172.074
Leased out under operating lease	-
Assigned to welfare projects (savings banks and credit cooperatives)	-
Investment property	363.246
o/w: leased out under operating lease	363.246
Memorandum item: Acquired under finance lease	44.779
Intangible assets	52.381
Goodwill	-
Other intangible assets	52.381
Tax assets	4.416.331
Current tax assets	108.920
Deferred tax assets	4.307.411
Other assets	264.199
Insurance contracts linked to pensions	24.625
Inventory	-
Other	239.574
Non-current assets and disposal groups classified as held for sale	141.931
TOTAL ASSETS	95.848.918

LIABILITIES	
Financial liabilities held for trading	34.615
Derivatives	34.615
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	85.875.267
Deposits	79.189.501
Central Banks	944.424
Credit institutions	4.156.319
Customers	74.088.758
Debt securities issued	4.183.800
Other financial liabilities	2.501.966
Memorandum item: subordinated debt	561.425
Derivatives - Hedge accounting	1.063.226
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-
Provisions	993.796
Pensions and other post employment defined benefit obligations	101.732
Other long term employee benefits	103.673
Pending legal issues and tax litigation	-
Commitments and guarantees given	122.168
Other provisions	666.223
Tax liabilities	396.475
Current tax liabilities	87.745
Deferred tax liabilities	308.730
Share capital repayable on demand	-
Other liabilities	537.595
o/w: social work fund (only savings banks and credit cooperatives)	-
Liabilities included in disposal groups classified as held for sale	-
TOTAL LIABILITIES	88.900.974

EQUITY	
Own Funds	7.007.176
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	547.360
Equity component of compound financial instruments	547.360
Other equity instruments issued	-
Other equity elements	-
Retained earnings	3.893.783
Revaluation reserves	-
Other reserves	267.684
(-) Treasury shares	(18)
Profit/(loss) for the period	311.663
(-) Interim dividends	-
Accumulated other comprehensive income	(59.231)
Items that will not be reclassified to profit or loss	39.450
Actuarial gains or (-) losses on defined benefit pension plans	(1.684)
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	41.134
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	(98.681)
Hedge of net investments in foreign operations [effective portion]	-
Foreign currency translation	(55)
Hedging derivatives. Cash flow hedges reserve [effective portion]	(95.138)
Fair value changes of debt instruments measured at fair value through other comprehensive income	(3.487)
Hedging instruments [not designated elements]	-
Non-current assets and disposal groups classified as held for sale	-
TOTAL EQUITY	6.947.945
TOTAL EQUITY AND TOTAL LIABILITIES	95.848.918

MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES	
Loan commitments given	4.378.288
Financial guarantees given	67.872
Other commitments given	2.752.346

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.