

| ASSETS | | LIABILITIES | |
|--|-------------------|---|-------------------|
| Cash, cash balances at central banks and other demand deposits | 6.844.146 | Financial liabilities held for trading | 34.615 |
| Financial assets held for trading | 37.148 | Derivatives | 34.615 |
| Derivatives | 37.148 | Short positions | - |
| Equity instruments | - | Deposits | - |
| Debt securities | - | 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) | - | Financial liabilities designated at fair value through profit or loss | - |
| Non-trading financial assets mandatorily at fair value through profit or loss | 139.690 | Deposits | - |
| Equity instruments | 41 | Central Banks | - |
| Debt securities | 34.028 | Credit institutions | - |
| Loans and advances | 105.621 | Customers | - |
| Central Banks | - | Debt securities issued | - |
| Credit institutions | - | Other financial liabilities | - |
| Customers | 105.621 | Memorandum item: subordinated debt | - |
| Memorandum item: Loaned or advanced as collateral (sale or pledge) | - | Financial liabilities measured at amortised cost | 85.875.267 |
| Financial assets designated at fair value through profit or loss | - | Deposits | 79.189.501 |
| Debt securities | - | Central Banks | 944.424 |
| Loans and advances | - | Credit institutions | 4.156.319 |
| Central Banks | - | Customers | 74.088.758 |
| Credit institutions | - | Debt securities issued | 4.183.800 |
| Customers | - | Other financial liabilities | 2.501.966 |
| Memorandum item: Loaned or advanced as collateral (sale or pledge) | - | Memorandum item: subordinated debt | 561.425 |
| Financial assets at fair value through other comprehensive income | 987.114 | Derivatives - Hedge accounting | 1.063.226 |
| Equity instruments | 336.908 | Fair value changes of the hedged items in portfolio hedge of interest rate risk | - |
| Debt securities | 650.206 | Provisions | 993.796 |
| Loans and advances | - | Pensions and other post employment defined benefit obligations | 101.732 |
| Central Banks | - | Other long term employee benefits | 103.673 |
| Credit institutions | - | Pending legal issues and tax litigation | - |
| Customers | - | Commitments and guarantees given | 122.168 |
| Memorandum item: Loaned or advanced as collateral (sale or pledge) | 29.993 | Other provisions | 666.223 |
| Financial assets at amortised cost | 76.776.874 | Tax liabilities | 396.475 |
| Debt securities | 24.823.780 | Current tax liabilities | 87.745 |
| Loans and advances | 51.953.094 | Deferred tax liabilities | 308.730 |
| Central Banks | - | Share capital repayable on demand | - |
| Credit institutions | 879.788 | Other liabilities | 537.595 |
| Customers | 51.073.306 | o/w: social work fund (only savings banks and credit cooperatives) | - |
| Memorandum item: Loaned or advanced as collateral (sale or pledge) | 15.014.253 | Liabilities included in disposal groups classified as held for sale | - |
| 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 | TOTAL LIABILITIES | 88.900.974 |
| 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 | | |
| | | 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 |
| | | MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES | |
| Loan commitments given | 4.378.288 | TOTAL EQUITY AND TOTAL LIABILITIES | 95.848.918 |
| 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.