## CONSOLIDATED BALANCE SHEET AT 31 MARCH 2024

ASSETS	10.274.566	LIABILITIES	456 143
Cash, cash balances at central banks and other demand deposits Financial assets held for trading	10.374.566 499.530	Financial liabilities held for trading  Derivatives	<b>456.142</b> 51.784
Derivatives	52.746	Short positions	404.35
Equity instruments	8.310	Deposits	
Debt securities	438.474	. Central Banks	
Loans and advances	-	Credit institutions	
Central Banks	-	Customers	
Credit institutions Customers	-	Debt securities issued	
Memorandum item: Loaned or advanced as collateral (sale or pledge)	106.198	Other financial liabilities  Financial liabilities designated at fair value through profit or loss	
Non-trading financial assets mandatorily at fair value through profit or loss	101.679	Deposits	
Equity instruments	41	Central Banks	
Debt securities	35.678	Credit institutions	
Loans and advances	65.960	Customers	
Central Banks	-	Debt securities issued	
Credit institutions		Other financial liabilities	
Customers  Memorandum item: Loaned or advanced as collateral (sale or pledge)	65.960	Memorandum item: subordinated debt Financial liabilities measured at amortised cost	86.752.25
Financial assets designated at fair value through profit or loss		Deposits	80.161.93
Debt securities	-	Central Banks	00.101.55
Loans and advances	-	Credit institutions	5.775.41
Central Banks	-	Customers	74.386.51
Credit institutions	-	Debt securities issued	4.536.64
Customers	-	Other financial liabilities	2.053.67
Memorandum item: Loaned or advanced as collateral (sale or pledge)		Memorandum item: subordinated debt	877.39
Financial assets at fair value through other comprehensive income	1.649.111	Derivatives - Hedge accounting	994.19
Equity instruments Debt securities	344.447 1.304.664	Fair value changes of the hedged items in portfolio hedge of interest rate risk Liabilities under insurance and reinsurance contracts	433.09
Loans and advances	1.304.004	Provisions	899.66
Central Banks		Pensions and other post employment defined benefit obligations	85.09
Credit institutions	-	Other long term employee benefits	83.13
Customers	-	Pending legal issues and tax litigation	
Memorandum item: Loaned or advanced as collateral (sale or pledge)	12.050	Commitments and guarantees given	115.99
Financial assets at amortised cost	75.538.091	Other provisions	615.440
Debt securities	24.840.003	Tax liabilities	492.71
Loans and advances Central Banks	50.698.088	Current tax liabilities	128.30
Credit institutions	1.652.907	Deferred tax liabilities Share capital repayable on demand	364.40
Customers	49.045.181	Other liabilities	507.799
Memorandum item: Loaned or advanced as collateral (sale or pledge)	14.961.318	o/w: social work fund (only savings banks and credit cooperatives)	307.73
Derivatives - Hedge accounting	1.183.323	Liabilities included in disposal groups classified as held for sale	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	(88.436)		
Investments in joint ventures and associates	827.310		
Jointly-controlled entities	27.482		
Associates	799.828		
Assets under reinsurance and insurance contracts	1.589	TOTAL LIABILITIES	90.535.860
Tangible assets Property, plant and equipment	<b>1.735.435</b> 1.215.932	EQUITY	
		Edoni	6.620.200
For own use		Own Funds	
For own use	1.215.932	Own Funds Capital	
Leased out under operating lease		Capital	663.70
			663.70
Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property o/w: leased out under operating lease	1.215.932 - - 519.503 387.285	<b>Capital</b> Paid up capital  Unpaid capital which has been called up  Memorandum item: Uncalled capital	<b>663.70</b> 8
Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property O/w. leased out under operating lease Memorandum Item: Acquired under finance lease	1.215.932 - 519.503 387.285 40.738	Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium	663.708 663.708
Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property of, w. leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets	1.215.932 - 519.503 387.285 40.738 83.117	Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital	663.708 663.708 1.209.423 547.366
Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property o/w: leased out under operating lease Memorandum Item: Acquired under finance lease Intangible assets Goodwill	1.215.932 - 519.503 387.285 40.738 <b>83.117</b> 24.453	Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments	663.708 663.708 1.209.423 547.366
Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property O/w. leased out under operating lease Memorandum Item: Acquired under finance lease Intangible assets Godwill Other intangible assets	1.215.932 519.503 387.285 40.738 <b>83.117</b> 24.453 58.664	Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued	663.708 663.708 1.209.423 547.366
Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property of welfased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets	1.215.932 519.503 387.285 40.738 <b>83.117</b> 24.453 58.664 <b>4.610.083</b>	Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements	663.708 663.708 1.209.423 547.360
Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property O/w. leased out under operating lease Memorandum Item: Acquired under finance lease Intangible assets Godwill Other intangible assets	1.215.932 519.503 387.285 40.738 <b>83.117</b> 24.453 58.664	Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued	663.708 663.708 1.209.423 547.360
Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property o/w. leased out under operating lease Memorandum Item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Other assets	1.215.932 519.503 387.285 40.738 83.117 24.453 58.664 4.610.083 88.557 4.521.526 257.758	Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity instruments insued other than capital Equity instruments insued other than capital Other equity instruments issued Other equity instruments issued Retained earnings Revaluation reserves Other reserves Other reserves	663.704 663.703 1.209.42: 547.366 547.366 3.952.904
Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property O/w. leased out under operating lease Memorandum Item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Other assets Insurance contracts linked to pensions	1.215.932 519.503 387.285 40.738 83.117 24.453 58.664 4.610.083 88.557 4.521.526 257.758 21.632	Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates	663.704 663.704 1.209.42: 547.364 547.366 3.952.904 143.884 2.666
Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property o/w. leased out under operating lease Memorandum them: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Lurrent tax assets Deferred tax assets Other assets Insurance contracts linked to pensions Inventory	1.215.932 519.503 387.285 40.738 83.117 24.453 58.664 4.610.083 88.557 4.511.526 257.758 21.632 32.889	Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity instruments Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other	663.701 663.701 1.209.422 547.360 547.360 3.952.904 143.881 2.665 141.211
Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property O/w. leased out under operating lease Memorandum Item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Other assets Insurance contracts linked to pensions Inventory Other	1.215.932 519.503 387.285 40.738 83.117 24.453 58.664 4.610.083 88.557 4.521.526 257.758 21.632 32.889 20.237	Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares	663.701 663.701 1.209.42: 547.361 3.952.904 143.881 2.66: 141.211 (7.907
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Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property o/w. leased out under operating lease Memorandum Item: Acquired under finance lease Intangible assets Goodwill Other intangible assets  Tax assets Current tax assets Deferred tax assets Other assets Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups classified as held for sale	1.215.932 519.503 387.285 40.738 83.117 24.453 58.664 4.610.083 88.557 4.521.526 257.758 21.632 22.889 203.237 319.633	Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans Non-current assets and disposal groups classified as held for sale Share of other recognised income and expense of investments in joint ventures and associates Fair value changes of equity instruments measured at fair value through other comprehensive income 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 I 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 [hedged item] Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument] Fair value changes of fenit or loss Hedge of net investments in foreign operations [effective portion]	663.70 663.70 1.209.42 547.36 547.36 3.952.90 143.88 2.66 141.2121 (7.902 110.83 (4.144 4.61.33 (4.144 (85.792 4.3.54
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4.607.562 TOTAL EQUITY 70.427

TOTAL EQUITY AND TOTAL LIABILITIES

2.302.736

6.556.929

97.092.789

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.

MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES

Loan commitments given Financial guarantees given Other commitments given