

| ASSETS | | LIABILITIES | |
|--|-------------------|---|-------------------|
| Cash, cash balances at central banks and other demand deposits | 10.369.908 | Financial liabilities held for trading | 436.358 |
| Financial assets held for trading | 471.639 | Derivatives | 32.000 |
| Derivatives | 33.165 | Short positions | 404.358 |
| Equity instruments | - | Deposits | - |
| Debt securities | 438.474 | 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) | 106.198 | 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 | 65.960 | Memorandum item: subordinated debt | - |
| Memorandum item: Loaned or advanced as collateral (sale or pledge) | - | Financial liabilities measured at amortised cost | 87.409.506 |
| Financial assets designated at fair value through profit or loss | - | Deposits | 80.884.713 |
| Debt securities | - | Central Banks | 0 |
| Loans and advances | - | Credit institutions | 5.808.389 |
| Central Banks | - | Customers | 75.076.324 |
| Credit institutions | - | Debt securities issued | 4.539.346 |
| Customers | - | Other financial liabilities | 1.985.447 |
| Memorandum item: Loaned or advanced as collateral (sale or pledge) | - | Memorandum item: subordinated debt | 877.391 |
| Financial assets at fair value through other comprehensive income | 1.196.978 | Derivatives - Hedge accounting | 994.193 |
| Equity instruments | 329.807 | Fair value changes of the hedged items in portfolio hedge of interest rate risk | - |
| Debt securities | 867.171 | Provisions | 885.973 |
| Loans and advances | - | Pensions and other post employment defined benefit obligations | 85.099 |
| Central Banks | - | Other long term employee benefits | 83.131 |
| Credit institutions | - | Pending legal issues and tax litigation | - |
| Customers | - | Commitments and guarantees given | 116.816 |
| Memorandum item: Loaned or advanced as collateral (sale or pledge) | 12.050 | Other provisions | 600.927 |
| Financial assets at amortised cost | 75.494.590 | Tax liabilities | 439.651 |
| Debt securities | 24.840.003 | Current tax liabilities | 121.312 |
| Loans and advances | 50.654.587 | Deferred tax liabilities | 318.339 |
| Central Banks | - | Share capital repayable on demand | - |
| Credit institutions | 1.654.623 | Other liabilities | 503.388 |
| Customers | 48.999.964 | o/w: social work fund (only savings banks and credit cooperatives) | - |
| Memorandum item: Loaned or advanced as collateral (sale or pledge) | 14.961.318 | Liabilities included in disposal groups classified as held for sale | - |
| Derivatives - Hedge accounting | 1.183.323 | | |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk | (88.436) | | |
| Investments in subsidiaries, joint ventures and associates | 2.667.388 | | |
| Subsidiaries | 1.918.655 | TOTAL LIABILITIES | 90.669.069 |
| Joint ventures | 13.045 | | |
| Associates | 735.688 | | |
| Tangible assets | 1.491.489 | | |
| Property, plant and equipment | 1.142.438 | | |
| For own use | 1.142.438 | | |
| Leased out under operating lease | - | | |
| Assigned to welfare projects (savings banks and credit cooperatives) | - | | |
| Investment property | 349.051 | | |
| o/w: leased out under operating lease | 349.051 | | |
| Memorandum item: Acquired under finance lease | 16.684 | | |
| Intangible assets | 55.365 | | |
| Goodwill | - | | |
| Other intangible assets | 55.365 | | |
| Tax assets | 4.274.145 | | |
| Current tax assets | 86.159 | | |
| Deferred tax assets | 4.187.986 | | |
| Other assets | 253.120 | | |
| Insurance contracts linked to pensions | 21.632 | | |
| Inventory | - | | |
| Other | 231.488 | | |
| Non-current assets and disposal groups classified as held for sale | 87.515 | | |
| TOTAL ASSETS | 97.558.703 | | |
| | | EQUITY | |
| | | Own Funds | 6.903.590 |
| | | 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 | 4.147.515 |
| | | Revaluation reserves | - |
| | | Other reserves | 276.834 |
| | | (-) Treasury shares | (7.821) |
| | | Profit/(loss) for the period | -47.002 |
| | | (-) Interim dividends | - |
| | | Accumulated other comprehensive income | (13.955) |
| | | Items that will not be reclassified to profit or loss | 39.858 |
| | | Actuarial gains or (-) losses on defined benefit pension plans | (4.140) |
| | | 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 | 43.998 |
| | | 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 | (53.813) |
| | | Hedge of net investments in foreign operations [effective portion] | - |
| | | Foreign currency translation | - |
| | | Hedging derivatives. Cash flow hedges reserve [effective portion] | (59.747) |
| | | Fair value changes of debt instruments measured at fair value through other comprehensive income | 5.934 |
| | | Hedging instruments [not designated elements] | - |
| | | Non-current assets and disposal groups classified as held for sale | - |
| | | TOTAL EQUITY | 6.889.635 |
| | | MEMORANDUM ITEMS: OFF-BALANCE SHEET EXPOSURES | |
| Loan commitments given | 4.617.244 | TOTAL EQUITY AND TOTAL LIABILITIES | 97.558.703 |
| Financial guarantees given | 73.137 | | |
| Other commitments given | 2.343.118 | | |

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.