

ANNEX II

CREDIT INSTITUTIONS

2nd

HALF-YEARLY FINANCIAL REPORT FOR FINANCIAL YEAR

2019

REPORTING DATE

31/12/2019

I. IDENTIFICATION DATA

Registered Company Name: Bankia, S.A.

Registered Address: C/Pintor Sorolla, 8 - Valencia -

Tax Identification Number

A-14010342

II. SUPPLEMENT INFORMATION TO PREVIOUSLY RELEASED PERIODIC INFORMATION

Explanation of the main modifications with respect to the previously released periodic information:
(complete only in the situations indicated in Section B) of the instructions)

(Text field)

Traslation of a report originally issued in Spanish. In the event of a discrepancy, the Spanish-language version prevails.

IV. SELECTED FINANCIAL INFORMATION

1. INDIVIDUAL BALANCE SHEET (1/3)

(PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Uds.: Thousands of euros

ASSETS

ACTUAL PERIOD 31/12/2019	PREVIOUS PERIOD 31/12/2018
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1. Cash, cash balances at central banks and other demand deposits	0040	12,826,591	4,354,390
2. Total financial assets	0041	177,387,804	181,319,857
a) Financial assets held for trading	0045	6,702,504	6,320,607
<i>Memorandum item: loaned or advanced as collateral with right to sell or pledge</i>	0046	67,682	590
b) Non-trading financial assets mandatorily at fair value through profit or loss	0050	34,435	9,348
<i>Memorandum item: loaned or advanced as collateral with right to sell or pledge</i>	0051	-	-
c) Financial assets designated at fair value through profit or loss	0055	-	-
<i>Memorandum item: loaned or advanced as collateral with right to sell or pledge</i>	0056	-	-
d) Financial assets at fair value through other comprehensive income	0060	11,979,857	15,622,815
<i>Memorandum item: loaned or advanced as collateral with right to sell or pledge</i>	0061	7,568,250	7,138,310
e) Financial assets at amortised cost	0065	156,179,198	156,747,204
<i>Memorandum item: loaned or advanced as collateral with right to sell or pledge</i>	0066	25,284,204	23,310,362
f) Derivatives – Hedge accounting	0070	2,491,810	2,619,883
g) Fair value changes of the hedged items in portfolio hedge of interest rate risk	0075	-	-
3. Investments in joint ventures and associates	0080	1,772,674	2,713,637
a) Subsidiaries	0090	1,322,649	2,549,079
b) Jointly-controlled entities	0091	9,034	3,818
c) Associates	0092	440,991	160,740
4. Tangible assets	0100	2,597,428	2,171,142
a) Property, plant and equipment	0101	2,122,925	1,657,402
i) For own use	0102	2,122,925	1,657,402
ii) Leased out under an operating lease	0103	-	-
iii) Assigned to welfare projects (saving banks and credit cooperatives)	0104	-	-
b) Investment property	0105	474,503	513,740
<i>Of which: assigned under operating leases</i>	0106	474,503	513,740
<i>Memorandum item: acquired in leasing</i>	0107	504,863	-
5. Intangible assets	0110	312,047	205,523
a) Goodwill	0111	-	-
b) Other intangible assets	0112	312,047	205,523
6. Tax assets	0120	10,214,679	10,449,957
a) Current tax assets	0121	431,863	460,768
b) Deferred tax assets	0122	9,782,816	9,989,189
7. Other assets	0130	1,721,479	1,672,042
a) Insurance contracts linked to pensions	0131	1,061,912	1,034,030
b) Inventories	0132	-	-
c) Other	0133	659,567	638,012
8. Non-current assets and disposal groups classified as held for sale	0140	2,047,280	3,459,184
TOTAL ASSETS	0150	208,879,982	206,345,732

IV. SELECTED FINANCIAL INFORMATION

1. INDIVIDUAL BALANCE SHEET (2/3)

(PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Uds.: Thousands of euros

LIABILITIES		ACTUAL PERIOD 31/12/2019	PREVIOUS PERIOD 31/12/2018
	1. Financial liabilities held for trading	0160	6,783,073
2. Financial liabilities designated at fair value through profit or loss	0170	-	-
<i>Memorandum item: subordinated liabilities</i>	0175	-	-
3. Financial liabilities at amortised cost	0180	186,159,113	184,060,914
<i>Memorandum item: subordinated liabilities</i>	0185	2,983,031	2,989,889
4. Derivatives – Hedge accounting	0190	85,541	182,331
5. Fair value changes of the hedged items in portfolio hedge of interest rate risk	0200	-	-
6. Provisions	0210	1,685,484	1,846,702
a) Pensions and other post employment defined benefit obligations	0211	1,038,224	1,080,822
b) Other long term employee benefits	0212	-	-
c) Pending legal issues and tax litigation	0213	210,614	183,294
d) Commitments and guarantees given	0214	301,731	373,119
e) Other provisions	0215	134,915	209,467
7. Tax liabilities	0220	452,531	536,194
a) Current tax liabilities	0221	-	-
b) Deferred tax liabilities	0223	452,531	536,194
8. Share capital repayable on demand	0230	-	-
9. Other liabilities	0240	885,606	1,106,381
<i>Of which: Welfare Fund (only saving banks and credit cooperatives)</i>	0241	-	-
10. Liabilities included in disposal groups classified as held for sale	0250	-	-
TOTAL LIABILITIES	0260	196,051,348	193,811,322

IV. SELECTED FINANCIAL INFORMATION

1. INDIVIDUAL BALANCE SHEET (3/3)

(PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Uds.: Thousands of euros

LIABILITIES (continue)		ACTUAL PERIOD	PREVIOUS PERIOD
		31/12/2019	31/12/2018
OWN FUNDS	0270	12,701,647	12,421,199
1. Capital	0280	3,069,522	3,084,963
a) Paid up capital	0281	3,069,522	3,084,963
b) Unpaid capital which has been called up	0282	-	-
<i>Memorandum item: Uncalled capital</i>	0283	-	-
2. Share Premium	0290	619,154	619,154
3. Equity instruments issued other than capital	0300	-	-
a) Equity component of compound financial instruments	0301	-	-
b) Other equity instruments issued	0302	-	-
4. Other equity	0310	-	-
5. Retained earnings	0320	-	-
6. Revaluation reserves	0330	-	-
7. Other reserves	0340	8,500,365	7,980,060
8. (-) Treasury shares	0350	(50,343)	(96,646)
9. Profit or loss of the period	0360	562,949	833,668
10. (-) Interim dividends	0370	-	-
ACCUMULATED OTHER COMPREHENSIVE INCOME	0380	126,987	113,211
1. Items that will not be reclassified to profit or loss	0390	52,907	51,684
a) Actuarial gains or (-) losses on defined benefit pension plans	0391	34,056	29,939
b) Non-current assets and disposal groups classified as held for sale - -	0392	(9,453)	-
c) Share of other recognised income and expense of investments in joint ventures and associates	0394	28,304	21,745
d) Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	0393	-	-
e) Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in the credit risk	0395	-	-
2. Items that may be reclassified to profit or loss	0400	74,080	61,527
a) Hedge of net investments in foreign operations [effective portion]	0401	-	-
b) Foreign currency translation	0402	(113)	(292)
c) Hedging derivatives. Cash flow hedges [effective portion] (2,299) (10,163)	0403	(8,006)	(2,299)
d) Fair value changes of debt instruments measured at fair value through other comprehensive income	0404	82,199	62,554
e) Hedging instruments [not designated elements]	0405	-	-
f) Non-current assets and disposal groups classified as held for sale	0407	-	1,564
TOTAL EQUITY	0450	12,828,634	12,534,410
TOTAL EQUITY AND TOTAL LIABILITIES	0460	208,879,982	206,345,732
MEMORANDUM ITEM: OFF-BALANCE SHEET ITEMS			
1. Loan commitments given	0470	23,394,354	21,070,128
2. Financial guarantees given	0490	376,728	427,621
3. Contingent commitments given	0480	13,112,359	12,550,826

IV. SELECTED FINANCIAL INFORMATION
2. INDIVIDUAL PROFIT AND LOSS ACCOUNT
(PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Uds.: Thousands of euros

			PRESENT CURRENT PERIOD (2nd HALF YEAR)	PREVIOUS CURRENT PERIOD (2nd HALF YEAR)	CURRENT CUMULATIVE 31/12/2019	PREVIOUS CUMULATIVE 31/12/2018
(+)	Interest income	0501	1,225,873	1,198,112	2,457,957	2,471,354
	a) Financial assets at fair value through other comprehensive income	0591	60,925	93,032	143,279	233,106
	b) Financial assets at amortised cost	0592	1,100,542	1,110,680	2,187,680	2,249,915
	c) Other interest income	0593	64,406	(5,600)	126,998	(11,667)
(-)	(Interest expenses)	0502	(235,435)	(214,236)	(468,641)	(442,758)
(-)	(Expenses on share capital repayable on demand)	0503	-	-	-	-
=	NET INTEREST INCOME	0505	990,438	983,876	1,989,316	2,028,596
(+)	Dividend income	0506	155,545	202,270	234,890	411,016
(+)	Fee and commission income	0508	536,364	518,410	1,058,368	1,042,062
(+)	(Fee and commission expenses)	0509	(42,479)	(40,277)	(82,539)	(78,090)
(+/-)	Gains or (-) losses on the derecognition in financial assets and liabilities not measured at fair value through profit or loss account, net	0510	145,648	129,475	288,776	399,874
	a) Financial assets at amortised cost	0594	25,619	790	71,247	1,539
	b) Other financial assets and liabilities	0595	120,029	128,685	217,529	398,335
(+/-)	Gains or (-) losses on financial assets and liabilities held for trading, net	0511	16,149	12,133	26,466	48,036
	a) Reclassification of financial assets out of measured at fair value through other comprehensive income category	0596	-	-	-	-
	b) Reclassification of financial assets out of measured at amortised cost	0597	-	-	-	-
	c) Other gains or (-) losses	0598	16,149	12,133	26,466	48,036
(+/-)	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	0519	147	(502)	905	(429)
	a) Reclassification of financial assets out of measured at fair value through other comprehensive income category	0599	-	-	-	-
	b) Reclassification of financial assets out of measured at amortised cost	0581	-	-	-	-
	c) Other gains or (-) losses	0582	147	(502)	905	(429)
(+/-)	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0512	-	-	-	-
(+)	Gains or (-) losses from hedge accounting, net	0513	713	(15,275)	(11,531)	(28,534)
(+/-)	Exchange differences (gain or (-) loss), net	0514	8,141	8,982	15,455	14,735
(+/-)	Gains or (-) losses on the derecognition in non financial assets accounts and investments, net	0546	(4,756)	(1,088)	(329)	1,271
(+)	Other operating income	0515	26,518	28,539	55,302	57,101
(-)	(Other operating expenses)	0516	(205,338)	(197,232)	(303,033)	(297,562)
(+)	Administrative expenses	0521	(792,831)	(818,848)	(1,596,289)	(1,659,474)
(+)	a) Staff expenses	0522	(539,472)	(543,451)	(1,100,444)	(1,124,440)
(+)	b) Other administrative expenses	0523	(253,359)	(275,397)	(495,845)	(535,034)
(+)	Depreciation	0524	(101,511)	(85,129)	(199,677)	(172,485)
(+/-)	Provisions or (-) reversal of provisions	0525	22,398	(21,450)	(21,658)	16,755
(+/-)	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	0526	(314,301)	(218,574)	(457,260)	(429,581)
(+/-)	a) Financial assets at fair value through other comprehensive income	0527	549	(199)	552	(971)
(+/-)	b) Financial assets at amortised cost	0528	(314,850)	(218,375)	(457,812)	(428,610)
=	TOTAL OPERATING INCOME, NET	0540	440,845	485,310	997,162	1,353,291
(+/-)	Impairment or (-) reversal of impairment of investments in joint ventures and associates	0541	(128,093)	(207,571)	(95,276)	(160,522)
(+/-)	Impairment or (-) reversal of impairment on non-financial assets	0542	(7,662)	(17,330)	(14,022)	(22,970)
(+/-)	a) Tangible assets	0543	(7,662)	(17,330)	(14,022)	(22,970)
(+/-)	b) Intangible assets	0544	-	-	-	-
(+/-)	c) Other	0545	-	-	-	-
(+)	Negative goodwill recognised in profit or loss	0547	-	-	-	-
(+/-)	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0548	(82,459)	(65,505)	(117,552)	(133,583)
=	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	0550	222,631	194,904	770,312	1,036,216
(+/-)	Tax expense or (-) income related to profit or loss from continuing operations	0551	(84,166)	(53,192)	(207,363)	(202,548)
=	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	0560	138,465	141,712	562,949	833,668
(+/-)	Profit or (-) loss after tax from discontinued operations	0561	-	-	-	-
=	PROFIT OR (-) LOSS	0570	138,465	141,712	562,949	833,668

EARNINGS PER SHARE					
	Basic earnings/(loss) per share (euros)	0580	-	-	-
	Diluted earnings/(loss) per share (euros)	0590	-	-	-

IV. SELECTED FINANCIAL INFORMATION
3. INDIVIDUAL STATEMENT OF RECOGNISED INCOME AND EXPENSES
(PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Uds.: Thousands of euros

CURRENT PERIOD 31/12/2019	PREVIOUS PERIOD 31/12/2018
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A) Profit or (-) loss	0600	562,949	833,668
B) Other comprehensive income	0610	13,776	(374,217)
1. Items that will not be reclassified to profit or loss	0620	1,223	(12,870)
a) Actuarial gains or (-) losses on defined benefit pension plans	0621	5,881	(26,893)
b) Non-current assets and disposal groups held for sale	0622	(13,504)	-
c) Share of other recognised income and expense of entities accounted for using the equity method	0623	9,370	8,507
d) Fair value changes of equity instruments measured at fair value through other comprehensive income	0625	-	-
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	0626	-	-
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	0627	-	-
e) Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in the credit risk	0629	-	-
f) Income tax relating to items that will not be reclassified	0624	(524)	5,516
2. Items that may be reclassified to profit or loss	0630	12,553	(361,347)
a) Hedge of net investments in foreign operations [effective portion]	0635	-	-
- Valuation gains or (-) losses taken to equity	0636	-	-
- Transferred to profit or loss	0637	-	-
- Other reclassifications	0638	-	-
b) Foreign currency translation	0640	256	603
- Valuation gains or (-) losses taken to equity	0641	256	603
- Transferred to profit or loss	0642	-	-
- Other reclassifications	0643	-	-
c) Cash flow hedges [effective portion]	0645	(8,153)	11,234
- Valuation gains or (-) losses taken to equity	0646	(8,153)	11,234
- Transferred to profit or loss	0647	-	-
- Transferred to initial carrying amount of hedged items	0648	-	-
- Other reclassifications	0649	-	-
d) Hedging instruments [not designated elements]	0631	-	-
- Valuation gains or (-) losses taken to equity	0632	-	-
- Transferred to profit or loss	0633	-	-
- Other reclassifications	0634	-	-
e) Financial assets at fair value through other comprehensive income	0650	28,064	(534,931)
- Valuation gains or (-) losses taken to equity	0651	241,234	(136,578)
- Transferred to profit or loss	0652	(213,170)	(398,353)
- Other reclassifications	0653	-	-
f) Non-current assets and disposal groups held for sale	0655	(2,234)	6,884
- Valuation gains or (-) losses taken to equity	0656	(2,234)	6,884
- Transferred to profit or loss	0657	-	-
- Other reclassifications	0658	-	-
g) Income tax relating to items that may be reclassified to profit or (-) loss	0660	(5,380)	154,863
C) Total comprehensive income	0670	576,725	459,451

IV. SELECTED FINANCIAL INFORMATION
4. INDIVIDUAL STATEMENT OF CHANGES IN TOTAL EQUITY
(PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS) (1/2)

Uds.: Thousands of euros

Sources of equity changes Current period		Capital	Share premium	Equity instruments issued other than Capital	Other equity	Retained earnings	Revaluation reserves	Other reserves	(-) Treasury shares	Profit or (-) loss of the period	(-) Interim dividends	Accumulated Other Comprehensive Income	Total
Opening balance [before restatement]	0700	3,084,963	619,154	-	-	-	-	7,980,060	(96,646)	833,668	-	113,211	12,534,410
Effects of corrections of errors	0701	-	-	-	-	-	-	-	-	-	-	-	-
Effects of changes in accounting policies	0702	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance [current period]	0710	3,084,963	619,154	-	-	-	-	7,980,060	(96,646)	833,668	-	113,211	12,534,410
Total comprehensive income for the period	0720					-	-			562,949		13,776	576,725
Other changes in equity	0730	(15,441)	-	-	-	-	-	520,305	46,303	(833,668)	-	-	(282,501)
Issuance of ordinary shares	0731	-	-			-	-	-					-
Issuance of preference shares	0732	-	-			-	-	-					-
Issuance of other equity instruments	0733					-	-	-					-
Exercise or expiration of other equity instruments issued	0734					-	-	-					-
Conversion of debt to equity	0735	-	-			-		-					-
Capital reduction	0736	(15,441)	-			-	-	(34,559)	50,000	-			-
Dividends (or remuneration of partners)	0737	-	-			-	-	(353,515)	-				(353,515)
Purchase of treasury shares	0738					-	-	-	(64,971)				(64,971)
Sale or cancellation of treasury shares	0739					-	-	(12,143)	61,274				49,131
Reclassification of financial instruments from equity to liability	0740	-	-			-							-
Reclassification of financial instruments from liability to equity	0741	-	-			-							-
Transfers among components of equity	0742					-	-	833,668		(833,668)			-
Equity increase or (-) decrease resulting from business combinations	0743	-	-			-	-	-					-
Share based payments	0744	-	-			-	-						-
Other increase or (-) decrease in equity	0745					-	-	86,854					86,854
Of which: discretionary provision to welfare funds (only saving banks and credit cooperatives)	0746					-	-						-
Closing balance [current period]	0750	3,069,522	619,154	-	-	-	-	8,500,365	(50,343)	562,949	-	126,987	12,828,634

4. INDIVIDUAL STATEMENT OF CHANGES IN TOTAL EQUITY
(PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS) (2/2)

Uds.: Thousands of euros

Sources of equity changes Previous period		Capital	Share premium	Equity instruments issued other than Capital	Other equity	Retained earnings	Revaluation reserves	Other reserves	(-) Treasury shares	Profit or (-) loss of the period	(-) Interim dividends	Accumulated Other Comprehensive Income	Total
Opening balance (before restatement) [current period]	0751	3,084,963	619,154	-	-	-	-	8,384,243	(79,837)	468,752	-	315,070	12,792,345
Effects of corrections of errors	0752	-	-	-	-	-	-	-	-	-	-	-	-
Effects of changes in accounting policies	0753	-	-	-	-	-	-	(487,047)	-	-	-	172,358	(314,689)
Opening balance [current period]	0754	3,084,963	619,154	-	-	-	-	7,897,196	(79,837)	468,752	-	487,428	12,477,656
Total comprehensive income for the period	0755	-	-	-	-	-	-	-	-	833,668	-	(374,217)	459,451
Other changes in equity	0756	-	-	-	-	-	-	82,864	(16,809)	(468,752)	-	-	(402,697)
Issuance of ordinary shares	0757	-	-	-	-	-	-	-	-	-	-	-	-
Issuance of preference shares	0758	-	-	-	-	-	-	-	-	-	-	-	-
Issuance of other equity instruments	0759	-	-	-	-	-	-	-	-	-	-	-	-
Exercise or expiration of other equity instruments issued	0760	-	-	-	-	-	-	-	-	-	-	-	-
Conversion of debt to equity	0761	-	-	-	-	-	-	-	-	-	-	-	-
Capital reduction	0762	-	-	-	-	-	-	-	-	-	-	-	-
Dividends (or remuneration of partners)	0763	-	-	-	-	-	-	(338,015)	-	-	-	-	(338,015)
Purchase of treasury shares	0764	-	-	-	-	-	-	-	(122,241)	-	-	-	(122,241)
Sale or cancellation of treasury shares	0765	-	-	-	-	-	-	(6,429)	105,432	-	-	-	99,003
Reclassification of financial instruments from equity to liability	0766	-	-	-	-	-	-	-	-	-	-	-	-
Reclassification of financial instruments from liability to equity	0767	-	-	-	-	-	-	-	-	-	-	-	-
Transfers among components of equity	0768	-	-	-	-	-	-	468,752	-	(468,752)	-	-	-
Equity increase or (-) decrease resulting from business combinations	0769	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	0770	-	-	-	-	-	-	-	-	-	-	-	-
Other increase or (-) decrease in equity	0771	-	-	-	-	-	-	(41,444)	-	-	-	-	(41,444)
Of which: discretionary provision to welfare funds (only saving banks and credit cooperatives)	0772	-	-	-	-	-	-	-	-	-	-	-	-
Closing balance [current period]	0773	3,084,963	619,154	-	-	-	-	7,980,060	(96,646)	833,668	-	113,211	12,534,410

IV. SELECTED FINANCIAL INFORMATION
5. INDIVIDUAL STATEMENT OF CASH FLOWS
(PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Uds.: Thousands of euros

		CURRENT PERIOD 31/12/2019	PREVIOUS PERIOD 31/12/2018
A) CASH FLOWS USED IN OPERATING ACTIVITIES (1+2+3+4+5)	0800	7,161,341	2,635,201
1. Profit/(loss) for the period	0810	562,949	833,668
2. Adjustments to obtain the cash flows from operating activities	0820	808,001	689,483
(+) Depreciation and amortisation	0821	199,677	172,485
(+/-) Other	0822	608,324	516,998
3. Net increase/(decrease) in operating assets	0830	4,695,113	5,096,622
(+/-) Financial assets held for trading	0831	113,296	(751,396)
(+/-) Non-trading financial assets madatorily at fair value through profit or loss	0836	(24,182)	(1,281)
(+/-) Financial assets designated at fair value through profit or loss	0832	-	-
(+/-) Financial assets designated at fair value through other comprehensive income	0833	3,894,113	8,242,065
(+/-) Financial assets at amortised cost	0834	489,404	(369,873)
(+/-) Other operating assets	0835	222,482	(2,022,893)
4. Net increase/(decrease) in operating liabilities	0840	952,528	(4,215,201)
(+/-) Financial liabilities held for trading	0841	209,080	(221,348)
(+/-) Financial liabilities designated at fair value through profit or loss	0842	-	-
(+/-) Financial liabilities at amortised cost	0843	1,051,106	(4,338,308)
(+/-) Other operating liabilities	0844	(307,658)	344,455
(+/-) Income tax receipts/(payments)	0850	142,750	230,629
B) CASH FLOWS FROM INVESTING ACTIVITIES (1+2)	0860	1,272,084	842,678
1. Payments	0870	(260,838)	(485,480)
(-) Tangible assets	0871	(63,794)	(16,528)
(-) Intangible assets	0872	(160,383)	(122,959)
(-) Investments in joint ventures and associates	0873	(9,438)	(102,260)
(-) Subsidiaries and other business units	0874	-	-
(-) Non-current assets held for sale and associated liabilities	0875	(27,223)	(243,733)
(-)Other payments related to investing activities	0877	-	-
2. Proceeds	0880	1,532,922	1,328,158
(+) Tangible assets	0881	38,838	27,877
(+) Intangible assets	0882	-	-
(+) Investments in joint ventures and associates	0883	221,105	486,491
(+) Subsidiaries and other business units	0884	-	-
(+) Non-current assets held for sale and associated liabilities	0885	1,272,979	813,790
(+) Other proceeds related to investing activities	0887	-	-
C) CASH FLOWS FROM FINANCING ACTIVITIES (1+2)	0890	38,776	(2,878,559)
1. Payments	0900	(4,145,355)	(3,977,562)
(-) Dividends	0901	(353,515)	(338,015)
(-) Subordinated liabilities	0902	(1,006,860)	-
(-) Redemption of own equity instruments	0903	-	-
(-) Acquisition of own equity instruments	0904	(64,971)	(122,241)
(-) Other payments related to financing activities	0905	(2,720,009)	(3,517,306)
2. Proceeds	0910	4,184,131	1,099,003
(+) Subordinated liabilities	0911	1,000,000	500,000
(+) Issuance of own equity instruments	0912	-	-
(+) Disposal of own equity instruments	0913	49,131	99,003
(+) Other proceeds related to financing activities	0914	3,135,000	500,000
D) EFFECT OF EXCHANGE RATE DIFFERENCES	0920	-	-
E) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C+D)	0930	8,472,201	599,320
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD	0940	4,354,390	3,755,070
G) CASH AND CASH EQUIVALENTS AT END OF THE PERIOD (E+F)	0950	12,826,591	4,354,390

COMPONENTS OF CASH AND CASH EQUIVALENTS AT END OF YEAR		CURRENT PERIOD 31/12/2019	PREVIOUS PERIOD 31/12/2018
(+) Cash	0955	951,824	929,835
(+) Cash equivalents at Central banks	0960	11,672,642	3,309,614
(+) Other financial assets	0965	202,125	114,941
(-) Less: Bank overdrafts refundable on demand	0970	-	-
TOTAL OF CASH AND CASH EQUIVALENTS AT END OF YEAR	0980	12,826,591	4,354,390

IV. SELECTED FINANCIAL INFORMATION

6. CONSOLIDATED BALANCE SHEET (1/3) (ADOPTED IFRS)

Uds.: Thousands of euros

ASSETS		ACTUAL	PREVIOUS
		PERIOD 31/12/2019	PERIOD 31/12/2018
1. Cash, cash balances at central banks and other demand deposits	1040	13,202,885	4,753,800
2. Total financial assets	1041	177,174,789	181,041,467
a) Financial assets held for trading	1045	6,690,901	6,307,967
<i>Memorandum item: loaned or advanced as collateral with right to sell or pledge</i>	1046	67,682	590
b) Non-trading financial assets mandatorily at fair value through profit or loss	1050	34,755	9,348
<i>Memorandum item: loaned or advanced as collateral with right to sell or pledge</i>	1051	-	-
c) Financial assets designated at fair value through profit or loss	1055	-	-
<i>Memorandum item: loaned or advanced as collateral with right to sell or pledge</i>	1056	-	-
d) Financial assets at fair value through other comprehensive income	1060	11,981,872	15,635,715
<i>Memorandum item: loaned or advanced as collateral with right to sell or pledge</i>	1061	7,568,250	7,138,310
e) Financial assets at amortised cost	1065	155,968,440	156,461,440
<i>Memorandum item: loaned or advanced as collateral with right to sell or pledge</i>	1066	25,284,204	23,310,362
f) Derivatives – Hedge accounting	1070	2,498,821	2,626,997
g) Fair value changes of the hedged items in portfolio hedge of interest rate risk	1075	-	-
3. Investments in joint ventures and associates	1080	454,902	305,887
a) Jointly-controlled entities	1091	9,034	3,818
b) Associates	1092	445,868	302,069
4. Assets under insurance contracts	1095	-	-
5. Tangible assets	1100	2,617,290	2,189,693
a) Property, plant and equipment	1101	2,135,988	1,669,319
i) For own use	1102	2,135,988	1,669,319
ii) Leased out under an operating lease	1103	-	-
iii) Assigned to welfare projects (saving banks and credit cooperatives)	1104	-	-
b) Investment property	1105	481,302	520,374
<i>Of which: assigned under operating leases</i>	1106	481,302	520,374
<i>Memorandum item: acquired in leasing</i>	1107	504,863	-
6. Intangible assets	1110	401,406	297,554
a) Goodwill	1111	88,462	90,862
b) Other intangible assets	1112	312,944	206,692
7. Tax assets	1120	10,863,999	11,088,695
a) Current tax assets	1121	443,103	485,289
b) Deferred tax assets	1122	10,420,896	10,603,406
8. Other assets	1130	1,601,403	1,639,569
a) Insurance contracts linked to pensions	1131	1,061,912	1,034,030
b) Inventories	1132	-	-
c) Other	1133	539,491	605,539
9. Non-current assets and disposal groups classified as held for sale	1140	2,151,599	3,906,205
TOTAL ASSETS	1150	208,468,273	205,222,870

IV. SELECTED FINANCIAL INFORMATION

6. CONSOLIDATED FINANCIAL SHEET (2/3) (ADOPTED IFRS)

Uds.: Thousands of euros

LIABILITIES	ACTUAL PERIOD		PREVIOUS PERIOD	
		31/12/2019		31/12/2018
1. Financial liabilities held for trading	1160	6,750,111		6,046,596
2. Financial liabilities designated at fair value through profit or loss	1170	-		-
<i>Memorandum item: subordinated liabilities</i>	1175	-		-
3. Financial liabilities at amortised cost	1180	185,176,254		181,868,586
<i>Memorandum item: subordinated liabilities</i>	1185	2,983,031		2,989,889
4. Derivatives – Hedge accounting	1190	87,402		183,189
5. Fair value changes of the hedged items in portfolio hedge of interest rate risk	1200	-		-
6. Liabilities under insurance contracts	1205	-		-
7. Provisions	1210	1,754,035		1,922,116
a) Pensions and other post employment defined benefit obligations	1211	1,038,243		1,080,822
b) Other long term employee benefits	1212	-		-
c) Pending legal issues and tax litigation	1213	224,539		193,670
d) Commitments and guarantees given	1214	301,717		373,082
e) Other provisions	1215	189,536		274,542
8. Tax liabilities	1220	467,742		555,842
a) Current tax liabilities	1221	129		43
b) Deferred tax liabilities	1223	467,613		555,799
9. Share capital repayable on demand	1230	-		-
10. Other liabilities	1240	893,975		1,106,217
<i>Of which: Welfare Fund (only saving banks and credit cooperatives)</i>	1241	-		-
11. Liabilities included in disposal groups classified as held for sale	1250	3,657		350,885
TOTAL LIABILITIES	1260	195,133,176		192,033,431

IV. SELECTED FINANCIAL INFORMATION
6. CONSOLIDATED FINANCIAL SHEET (3/3) (ADOPTED IFRS)

Uds.: Thousands of euros

LIABILITIES (continue)		ACTUAL PERIOD 31/12/2019	PREVIOUS PERIOD 31/12/2018
OWN FUNDS	1270	13,141,770	13,029,511
1. Capital	1280	3,069,522	3,084,963
a) Paid up capital	1281	3,069,522	3,084,963
b) Unpaid capital which has been called up	1282	-	-
<i>Memorandum item: Uncalled capital</i>	1283	-	-
2. Share Premium	1290	619,154	619,154
3. Equity instruments issued other than capital	1300	-	-
a) Equity component of compound financial instruments	1301	-	-
b) Other equity instruments issued	1302	-	-
4. Other equity	1310	-	-
5. Retained earnings	1320	-	-
6. Revaluation reserves	1330	-	-
7. Other reserves	1340	8,962,001	8,718,830
8. (-) Treasury shares	1350	(50,343)	(96,646)
9. Profit or loss of the period	1360	541,436	703,210
10. (-) Interim dividends	1370	-	-
ACCUMULATED OTHER COMPREHENSIVE INCOME	1380	180,002	147,454
1. Items that will not be reclassified to profit or loss	1390	57,233	54,627
a) Actuarial gains or (-) losses on defined benefit pension plans	1391	34,056	29,939
b) Non-current assets and disposal groups classified as held for sale	1392	(9,347)	-
c) Share of other recognised income and expense of investments in joint ventures and associates	1393	4,219	3,183
d) Fair value changes of equity instruments measured at fair value through other comprehensive income	1394	28,305	21,505
e) Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	1395	-	-
i) Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	1396	-	-
ii) Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	1397	-	-
f) Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in the credit risk	1398	-	-
2. Items that may be reclassified to profit or loss	1400	122,769	92,827
a) Hedge of net investments in foreign operations [effective portion]	1401	-	-
b) Foreign currency translation	1402	(113)	(293)
c) Hedging derivatives. Cash flow hedges [effective portion]	1403	(8,006)	(2,299)
d) Fair value changes of debt instruments measured at fair value through other comprehensive income	1404	82,085	62,459
e) Hedging instruments [not designated elements]	1405	-	-
f) Non-current assets and disposal groups classified as held for sale	1407	(2,674)	4,187
h) Share of other recognised income and expense of investments in joint ventures and associates	1408	51,477	28,773
Minority interests [Non-controlling interests]	1410	13,325	12,474
Accumulated other comprehensive income	1420	1,444	1,318
Other items	1430	11,881	11,156
TOTAL EQUITY	1450	13,335,097	13,189,439
TOTAL EQUITY AND TOTAL LIABILITIES	1460	208,468,273	205,222,870

MEMORANDUM ITEM: OFF-BALANCE SHEET ITEMS

1. Loan commitments given	1470	23,256,169	20,888,323
2. Financial guarantees given	1490	376,728	427,621
3. Contingent commitments given	1480	13,071,778	12,504,994

IV. SELECTED FINANCIAL INFORMATION
7. CONSOLIDATED PROFIT AND LOSS ACCOUNTS (IFRS ADOPTED)

Uds.: Thousands of euros

		PRESENT CURRENT PERIOD (2nd HALF YEAR)	PREVIOUS CURRENT PERIOD (2nd HALF YEAR)	CURRENT CUMULATIVE 31/12/2019	PREVIOUS CUMULATIVE 31/12/2018	
(+)	Interest income	1501	1,226,274	1,197,252	2,459,289	2,454,206
	a) Financial assets at fair value through other comprehensive income	1591	60,954	93,018	143,340	233,101
	b) Financial assets at amortised cost	1592	1,096,951	1,110,401	2,180,847	2,240,785
	c) Other interest income	1593	68,369	(6,167)	135,102	(19,680)
(-)	(Interest expenses)	1502	(221,015)	(195,399)	(436,262)	(405,149)
(-)	(Expenses on share capital repayable on demand)	1503	-	-	-	-
=	NET INTEREST INCOME	1505	1,005,259	1,001,853	2,023,027	2,049,057
(+)	Dividend income	1506	3,303	2,802	17,434	10,796
(+/-)	Share of profit/(loss) of companies accounted for using the equity method	1507	31,118	26,971	60,024	56,290
(+)	Fee and commission income	1508	592,254	573,343	1,167,639	1,149,537
(-)	(Fee and commission expenses)	1509	(44,892)	(42,227)	(86,996)	(84,548)
(+/-)	Gains or (-) losses on the derecognition in financial assets and liabilities not measured at fair value through profit or loss account, net	1510	145,648	129,381	288,744	399,555
	a) Financial assets at amortised cost	1594	25,619	790	71,247	1,539
	b) Other financial assets and liabilities	1595	120,029	128,591	217,497	398,016
(+/-)	Gains or (-) losses on financial assets and liabilities held for trading, net	1511	11,914	6,069	19,870	40,060
	a) Reclassification of financial assets out of measured at fair value through other comprehensive income	1596	-	-	-	-
	b) Reclassification of financial assets out of measured at amortised cost	1597	-	-	-	-
	c) Other gains or (-) losses	1598	11,914	6,069	19,870	40,060
(+/-)	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	1519	147	(501)	905	(429)
	a) Reclassification of financial assets out of measured at fair value through other comprehensive income category	1599	-	-	-	-
	b) Reclassification of financial assets out of measured at amortised cost	1581	-	-	-	-
	c) Other gains or (-) losses	1582	147	(501)	905	(429)
(+/-)	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	1512	-	-	-	-
(+/-)	Gains or (-) losses from hedge accounting, net	1513	712	(15,274)	(11,531)	(28,534)
(+/-)	Exchange differences (gain or (-) loss), net	1514	8,139	8,934	15,321	14,708
(+/-)	Gains or (losses) on the derecognition in non financial assets accounts and investments, net	1546	(188)	1,595	4,414	4,508
(+)	Other operating income	1515	26,996	36,464	55,041	65,651
(-)	(Other operating expenses)	1516	(206,727)	(201,502)	(304,448)	(304,381)
(+)	Income of insurance and reinsurance contracts	1517	-	-	-	-
(-)	(Expenses of liabilities covered by insurance or reinsurance contracts)	1518	-	-	-	-
(-)	Administrative expenses	1521	(802,416)	(840,145)	(1,615,728)	(1,696,323)
	a) Staff expenses	1522	(548,790)	(564,804)	(1,119,420)	(1,160,842)
(-)	b) Other administrative expenses	1523	(253,626)	(275,341)	(496,308)	(535,481)
(-)	Depreciation	1524	(102,059)	(85,796)	(200,952)	(173,911)
(+/-)	Provisions or (-) reversal of provisions	1525	30,345	(46,367)	(14,552)	(9,974)
(+/-)	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1526	(321,524)	(218,862)	(462,941)	(426,506)
(+/-)	a) Financial assets at fair value through other comprehensive income	1527	549	(199)	552	(971)
(+/-)	b) Financial assets at amortised cost	1528	(322,073)	(218,663)	(463,493)	(425,535)
=	TOTAL OPERATING INCOME, NET	1540	378,029	336,738	955,271	1,065,556
(+/-)	Impairment or (-) reversal of impairment of investments in joint ventures and associates	1541	928	-	928	40,623
(+/-)	Impairment or (-) reversal of impairment on non-financial assets	1542	(10,901)	(21,672)	(20,244)	(30,632)
(+/-)	a) Tangible assets	1543	(8,051)	(16,868)	(14,544)	(22,724)
(+/-)	b) Intangible assets	1544	(2,850)	(5,015)	(5,700)	(7,865)
(+/-)	c) Other	1545	-	211	-	(43)
(+)	Negative goodwill recognised in profit or loss	1547	-	-	-	-
(+/-)	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	1548	(152,377)	(76,046)	(180,265)	(155,434)
=	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1550	215,679	239,020	755,690	920,113
(+/-)	Tax expense or (-) income related to profit or loss from continuing operations	1551	(73,759)	(56,355)	(213,401)	(222,662)
=	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1560	141,920	182,665	542,289	697,451
(+/-)	Profit or (-) loss after tax from discontinued operations	1561	-	6,047	-	6,047
=	PROFIT OR (-) LOSS	1570	141,920	188,712	542,289	703,498
	Attributable to minority interest (non-controlling interests)	1571	64	77	853	288
	Attributable to owners of the parent	1572	141,856	188,635	541,436	703,210

EARNINGS PER SHARE		Amount (X.XX EUROS)	Amount (X.XX EUROS)	Amount (X.XX EUROS)	Amount (X.XX EUROS)	
	Basic earnings/(loss) per share (euros)	1580	0	0	0.16	0.22
	Diluted earnings/(loss) per share (euros)	1590	0	0	0.16	0.22

IV. SELECTED FINANCIAL INFORMATION

8. CONSOLIDATED STATEMENT OF RECOGNISED INCOME AND EXPENSES (IFRS ADOPTED)

Uds.: Thousands of euros

		PRESENT CURRENT PERIOD (2nd HALF YEAR)	PREVIOUS CURRENT PERIOD (2nd HALF YEAR)	CURRENT CUMULATIVE 31/12/2019	PREVIOUS CUMULATIVE 31/12/2018
A) Profit or (-) loss	1600	141,920	188,712	542,289	703,498
B) Other comprehensive income	1610	(110,986)	(151,233)	32,674	(390,355)
1. Items that will not be reclassified to profit or loss	1620	1,566	(19,962)	2,606	(18,641)
a) Actuarial gains or (-) losses on defined benefit pension plans	1621	5,881	(26,893)	5,881	(26,893)
b) Non-current assets and disposal groups held for sale	1622	(8,739)	-	(13,353)	-
c) Share of other recognised income and expense of entities accounted for using the equity method	1623	2,109	(2,817)	1,036	(5,531)
d) Fair value changes of equity instruments measured at fair value through other comprehensive income	1625	2,081	2,400	9,714	8,164
e) Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net	1626	-	-	-	-
- Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	1627	-	-	-	-
- Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	1628	-	-	-	-
f) Amount of change in fair value of a financial liability at fair value through profit or loss that is attributable to changes in the credit risk of that liability	1629	-	-	-	-
g) Income tax relating to items that will not be reclassified	1624	234	7,348	(672)	5,619
2. Items that may be reclassified to profit or loss	1630	(112,552)	(131,271)	30,068	(371,714)
a) Hedge of net investments in foreign operations [effective portion]	1635	-	-	-	-
- Valuation gains or (-) losses taken to equity	1636	-	-	-	-
- Transferred to profit or loss	1637	-	-	-	-
- Other reclassifications	1638	-	-	-	-
b) Foreign currency translation	1640	176	238	257	608
- Valuation gains or (-) losses taken to equity	1641	176	238	257	608
- Transferred to profit or loss	1642	-	-	-	-
- Other reclassifications	1643	-	-	-	-
c) Cash flow hedges [effective portion]	1645	(11,094)	28,727	(8,153)	11,234
- Valuation gains or (-) losses taken to equity	1646	(11,094)	28,727	(8,153)	11,234
- Transferred to profit or loss	1647	-	-	-	-
- Transferred to initial carrying amount of hedged items	1648	-	-	-	-
- Other reclassifications	1649	-	-	-	-
d) Hedging instruments [not designated elements]	1631	-	-	-	-
- Valuation gains or (-) losses taken to equity	1632	-	-	-	-
- Transferred to profit or loss	1633	-	-	-	-
- Other reclassifications	1634	-	-	-	-
e) Financial assets at fair value through other comprehensive income	1650	(166,307)	(210,333)	28,037	(534,710)
- Valuation gains or (-) losses taken to equity	1651	(46,811)	(81,781)	241,175	(136,676)
- Transferred to profit or loss	1652	(119,496)	(128,552)	(213,138)	(398,034)
- Other reclassifications	1653	-	-	-	-
f) Non-current assets and disposal groups held for sale	1655	(5,265)	2,418	(7,406)	7,697
- Valuation gains or (-) losses taken to equity	1656	(5,265)	2,418	(7,406)	7,697
- Transferred to profit or loss	1657	-	-	-	-
- Other reclassifications	1658	-	-	-	-
g) Share of other income and expense of investments in joint ventures and associates	1659	16,771	(6,124)	22,704	(11,343)
h) Income tax relating to items that may be reclassified to profit or (-) loss	1660	53,167	53,803	(5,371)	154,800
C) Total comprehensive income	1670	30,934	37,479	574,963	313,143
Attributable to minority interest (Non-controlling interest)	1680	152	235	979	617
Attributable to owners of the parent	1690	30,782	37,244	573,984	312,526

IV. SELECTED FINANCIAL INFORMATION

9. Consolidated statement of changes in total equity (ADAPTED TO IFRS) (1/2)

Uds.: Thousands of euros

Sources of equity changes Current period		Capital	Share premium	Equity instruments issued other than Capital	Other equity	Retained earnings	Revaluation reserves	Other reserves	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Accumulated Other Comprehensive Income	Minority interests		Total
													Accumulated Other Comprehensive Income	Other items	
Opening balance [before restatement]	1700	3,084,963	619,154	-	-	-	-	8,718,830	(96,646)	703,210	-	147,454	1,318	11,156	13,189,439
Effects of corrections of errors	1701	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Effects of changes in accounting policies	1702	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance [current period]	1710	3,084,963	619,154	-	-	-	-	8,718,830	(96,646)	703,210	-	147,454	1,318	11,156	13,189,439
Comprehensive accumulated income	1720									541,436		32,548	126	853	574,963
Other changes in equity	1730	(15,441)	-	-	-	-	-	243,171	46,303	(703,210)	-	-	-	(128)	(429,305)
Issuance of ordinary shares	1731	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Issuance of preference shares	1732	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Issuance of other equity instruments	1733	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exercise or expiration of other equity instruments issued	1734	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Conversion of debt to equity	1735	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Capital reduction	1736	(15,441)	-	-	-	-	-	(34,559)	-	-	-	-	-	-	-
Dividends	1737	-	-	-	-	-	-	(353,515)	50,000	-	-	-	-	-	(353,515)
Purchase of treasury shares	1738	-	-	-	-	-	-	-	-	-	-	-	-	-	(64,971)
Sale or cancellation of treasury shares	1739	-	-	-	-	-	-	(12,143)	(64,971)	-	-	-	-	-	49,131
Reclassification of financial instruments from equity to liability	1740	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reclassification of financial instruments from liability to equity	1741	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers among components of equity	1742	-	-	-	-	-	-	703,210	-	(703,210)	-	-	-	-	-
Equity increase or (-) decrease resulting from business combinations	1743	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	1744	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other increase or (-) decrease in equity	1745	-	-	-	-	-	-	(59,822)	-	-	-	-	-	(128)	(59,950)
Of which: discretionary provision to welfare funds (only saving banks and credit cooperatives)	1746	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Closing balance [current period]	1750	3,069,522	619,154	-	-	-	-	8,962,001	(50,343)	541,436	-	180,002	1,444	11,881	13,335,097

IV. SELECTED FINANCIAL INFORMATION

9. Consolidated statement of changes in total equity (ADAPTED TO IFRS) (2/2)

Uds.: Thousands of euros

Sources of equity changes Previous period		Capital	Share premium	Equity instruments issued other than Capital	Other equity	Retained earnings	Revaluation reserves	Other reserves	(-) Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Accumulated Other Comprehensive Income	Minority interests		Total
													Accumulated Other Comprehensive Income	Other items	
Opening balance (before restatement) [current period]	1751	3,084,963	619,154	-	-	-	-	9,093,630	(79,837)	504,513	-	365,780	989	23,902	13,613,094
Effects of corrections of errors	1752	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Effects of changes in accounting policies	1753	-	-	-	-	-	-	(487,047)	-	-	-	172,358	-	-	(314,689)
Opening balance [current period]	1754	3,084,963	619,154	-	-	-	-	8,606,583	(79,837)	504,513	-	538,138	989	23,902	13,298,405
Comprehensive accumulated income	1755	-	-	-	-	-	-	-	-	703,210	-	(390,684)	329	288	313,143
Other changes in equity	1756	-	-	-	-	-	-	112,247	(16,809)	(504,513)	-	-	-	(13,034)	(422,109)
Issuance of ordinary shares	1757	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Issuance of preference shares	1758	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Issuance of other equity instruments	1759	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exercise or expiration of other equity instruments issued	1760	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Conversion of debt to equity	1761	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Capital reduction	1762	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividends	1763	-	-	-	-	-	-	(338,015)	-	-	-	-	-	-	(338,015)
Purchase of treasury shares	1764	-	-	-	-	-	-	-	(122,241)	-	-	-	-	-	(122,241)
Sale or cancellation of treasury shares	1765	-	-	-	-	-	-	(6,429)	105,432	-	-	-	-	-	99,003
Reclassification of financial instruments from equity to liability	1766	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reclassification of financial instruments from liability to equity	1767	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers among components of equity	1768	-	-	-	-	-	-	504,513	-	(504,513)	-	-	-	-	-
Equity increase or (-) decrease resulting from business combinations	1769	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	1770	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other increase or (-) decrease in equity	1771	-	-	-	-	-	-	(47,822)	-	-	-	-	-	(13,034)	(60,856)
Of which: discretionary provision to welfare funds (only saving banks and credit cooperatives)	1772	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Closing balance [current period]	1773	3,084,963	619,154	-	-	-	-	8,718,830	(96,646)	703,210	-	147,454	1,318	11,156	13,189,439

IV. SELECTED FINANCIAL INFORMATION

10. CONSOLIDATED STATEMENT OF RECOGNISED INCOME AND EXPENSES (INDIRECT METHOD) (IFRS ADOPTED)

Uds.: Thousands of euros

		ACTUAL PERIOD 31/12/2019	PREVIOUS PERIOD 31/12/2018
A) CASH FLOWS USED IN OPERATING ACTIVITIES (1+2+3+4+5)	1800	7,447,535	1,394,580
1. Consolidated profit/(loss) for the period	1810	542,289	703,498
2. Adjustments to obtain the cash flows from operating activities	1820	722,019	501,737
(+) Depreciation and amortisation	1821	200,952	173,911
(+/-) Other	1822	521,067	327,826
3. Net increase/(decrease) in operating assets	1830	3,724,907	5,505,835
(+/-) Financial assets held for trading	1831	113,295	(687,523)
(+/-) Non-trading financial assets madatorily at fair value through profit or loss	1832	(24,502)	(1,281)
(+/-) Financial assets designated at fair value through profit or loss	1836	-	-
(+/-) Financial assets designated at fair value through other comprehensive income	1833	3,905,283	8,247,718
(+/-) Financial assets at amortised cost	1834	408,583	(397,819)
(+/-) Other operating assets	1835	(677,752)	(1,655,260)
4. Net increase/(decrease) in operating liabilities	1840	2,315,570	(5,547,119)
(+/-) Financial liabilities held for trading	1841	207,286	(221,348)
(+/-) Financial liabilities designated at fair value through profit or loss	1842	-	-
(+/-) Financial liabilities at amortised cost	1843	2,493,225	(5,625,310)
(+/-) Other operating liabilities	1844	(384,941)	299,539
(+/-) Income tax receipts/(payments)	1850	142,750	230,629
B) CASH FLOWS FROM INVESTING ACTIVITIES (1+2)	1860	1,195,425	620,244
1. Payments	1870	(227,931)	(389,335)
(-) Tangible assets	1871	(63,794)	(16,789)
(-) Intangible assets	1872	(163,373)	(123,312)
(-) Investments in joint ventures and associates	1873	(17)	(5,276)
(-) Subsidiaries and other business units	1874	(3)	-
(-) Non-current assets held for sale and associated liabilities	1875	(744)	(243,958)
(-) Other payments related to investing activities	1877	-	-
2. Proceeds	1880	1,423,356	1,009,579
(+) Tangible assets	1881	40,445	29,417
(+) Intangible assets	1882	-	-
(+) Investments in joint ventures and associates	1883	54,594	138,977
(+) Subsidiaries and other business units	1884	1,153	-
(+) Non-current assets held for sale and associated liabilities	1885	1,327,164	841,185
(+) Other proceeds related to investing activities	1887	-	-
C) CASH FLOWS FROM FINANCING ACTIVITIES (1+2)	1890	(193,875)	(1,764,935)
1. Payments	1900	(4,378,006)	(2,863,938)
(-) Dividends	1901	(353,515)	(338,015)
(-) Subordinated liabilities	1902	(1,006,860)	-
(-) Redemption of own equity instruments	1903	-	-
(-) Acquisition of own equity instruments	1904	(64,971)	(122,241)
(-) Other payments related to financing activities	1905	(2,952,660)	(2,403,682)
2. Proceeds	1910	4,184,131	1,099,003
(+) Subordinated liabilities	1911	1,000,000	500,000
(+) Issuance of own equity instruments	1912	-	-
(+) Disposal of own equity instruments	1913	49,131	99,003
(+) Other proceeds related to financing activities	1914	3,135,000	500,000
D) EFFECT OF EXCHANGE RATE DIFFERENCES	1920	-	-
E) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C+D)	1930	8,449,085	249,889
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD	1940	4,753,800	4,503,911
G) CASH AND CASH EQUIVALENTS AT END OF THE PERIOD (E+F)	1950	13,202,885	4,753,800

COMPONENTS OF CASH AND CASH EQUIVALENTS AT END OF THE PERIOD

		ACTUAL PERIOD 31/12/2019	PREVIOUS PERIOD 31/12/2018
(+) Cash	1955	951,826	929,837
(+) Cash equivalents at central banks	1960	11,672,642	3,309,613
(+) Other financial assets	1965	578,417	514,350
(-) Less: Bank overdrafts refundable on demand	1970	-	-
TOTAL OF CASH AND CASH EQUIVALENTS AT END OF THE PERIOD	1980	13,202,885	4,753,800
<i>of which: held by consolidated entities but not drawable by the Group</i>	1990	-	-

IV. SELECTED FINANCIAL INFORMATION

11. DIVIDENDS PAID

		CURRENT PERIOD			PREVIOUS PERIOD		
		Euros per share (X.XX)	Amount (thousand euros)	Num.shares	Euros per share (X.XX)	Amount (thousand euros)	Num.shares
Ordinary shares	2158	0.12	353,515		0.11	338,015	
Other shares (non-voting shares, redeemable shares, etc.)	2159	-	-		-	-	
Total dividends paid	2160	0.12	353,515		0.11	338,015	
a) Dividends charged to profit and loss	2155	0.12	353,515		0.11	338,015	
b) Dividends charged to reserves or share premium	2156	-	-		-	-	
c) Dividends in kind	2157	-	-		-	-	
d) Flexible payment	2154	-	-		-	-	

IV. SELECTED FINANCIAL INFORMATION
12. BREAKDOWN OF FINANCIAL INSTRUMENTS BY NATURE AND CATEGORY (1/2)

Uds.: Thousands of euros

FINANCIAL ASSETS: NATURE / CATEGORY		CURRENT PERIOD				
		Financial assets held for trading	Non-trading financial assets mandatorily at fair value through profit or loss	Financial assets designated at fair value through profit or loss	Financial assets at fair value through other comprehensive income	Financial assets at amortised cost
Trading derivatives	2470	6,530,330	-	-	-	-
Equity instruments	2480	1,381	-	-	75,816	-
Debt securities	2490	170,793	237	-	11,904,041	33,165,031
Loans and advances	2500	-	34,198	-	-	123,014,167
Central banks	2501	-	-	-	-	-
Credit institutions	2502	-	23,263	-	-	5,464,732
Customers	2503	-	10,935	-	-	117,549,435
TOTAL (INDIVIDUAL)	2510	6,702,504	34,435	-	11,979,857	156,179,198
Trading derivatives	2520	6,518,725	-	-	-	-
Equity instruments	2530	1,381	-	-	75,817	-
Debt securities	2540	170,795	237	-	11,906,055	33,067,987
Loans and advances	2550	-	34,518	-	-	122,900,453
Central banks	2551	-	-	-	-	-
Credit institutions	2552	-	23,263	-	-	5,467,442
Customers	2553	-	11,255	-	-	117,433,011
TOTAL (CONSOLIDATED)	2560	6,690,901	34,755	-	11,981,872	155,968,440

FINANCIAL LIABILITIES: NATURE / CATEGORY		CURRENT PERIOD		
		Financial liabilities held for trading	Financial liabilities designated at fair value through profit or loss	Financial liabilities at amortised cost
Trading derivatives	2570	6,511,840	-	-
Short positions	2580	271,233	-	-
Deposits	2590	-	-	167,385,330
Central banks	2591	-	-	13,808,756
Credit institutions	2592	-	-	26,447,898
Customers	2593	-	-	127,128,676
Debt securities issued	2600	-	-	17,302,153
Other financial liabilities	2610	-	-	1,471,630
TOTAL (INDIVIDUAL)	2620	6,783,073	-	186,159,113
Trading derivatives	2630	6,478,878	-	-
Short positions	2640	271,233	-	-
Deposits	2650	-	-	165,053,977
Central banks	2651	-	-	13,808,756
Credit institutions	2652	-	-	26,460,485
Customers	2653	-	-	124,784,736
Debt securities issued	2660	-	-	18,679,709
Other financial liabilities	2670	-	-	1,442,568
TOTAL (CONSOLIDATED)	2680	6,750,111	-	185,176,254

IV. SELECTED FINANCIAL INFORMATION
12. BREAKDOWN OF FINANCIAL INSTRUMENTS BY NATURE AND CATEGORY (2/2)

Uds.: Thousands of euros

FINANCIAL ASSETS: NATURE / CATEGORY		PREVIOUS PERIOD				
		Financial assets held for trading	Non-trading financial assets mandatorily at fair value through profit or loss	Financial assets designated at fair value through profit or loss	Financial assets at fair value through other comprehensive income	Financial assets at amortised cost
Trading derivatives	5470	6,035,137	-	-	-	-
Equity instruments	5480	3,901	-	-	66,484	-
Debt securities	5490	281,569	187	-	15,556,331	33,860,266
Loans and advances	5500	-	9,161	-	-	122,886,938
Central banks	5501	-	-	-	-	-
Credit institutions	5502	-	-	-	-	4,432,818
Customers	5503	-	9,161	-	-	118,454,120
TOTAL (INDIVIDUAL)	5510	6,320,607	9,348	-	15,622,815	156,747,204
Trading derivatives	5520	6,022,496	-	-	-	-
Equity instruments	5530	3,901	-	-	76,300	-
Debt securities	5540	281,570	187	-	15,559,415	33,742,245
Loans and advances	5550	-	9,161	-	-	122,719,195
Central banks	5551	-	-	-	-	-
Credit institutions	5552	-	-	-	-	4,433,419
Customers	5553	-	9,161	-	-	118,285,776
TOTAL (CONSOLIDATED)	5560	6,307,967	9,348	-	15,635,715	156,461,440

FINANCIAL LIABILITIES: NATURE / CATEGORY		PREVIOUS PERIOD		
		Financial liabilities held for trading	Financial liabilities designated at fair value through profit or loss	Financial liabilities at amortised cost
Trading derivatives	5570	5,956,719	-	-
Short positions	5580	122,081	-	-
Deposits	5590	-	-	165,712,473
Central banks	5591	-	-	13,856,000
Credit institutions	5592	-	-	21,771,822
Customers	5593	-	-	130,084,651
Debt securities issued	5600	-	-	16,749,890
Other financial liabilities	5610	-	-	1,598,551
TOTAL (INDIVIDUAL)	5620	6,078,800	-	184,060,914
Trading derivatives	5630	5,924,515	-	-
Short positions	5640	122,081	-	-
Deposits	5650	-	-	161,963,232
Central banks	5651	-	-	13,856,000
Credit institutions	5652	-	-	21,787,756
Customers	5653	-	-	126,319,476
Debt securities issued	5660	-	-	18,360,095
Other financial liabilities	5670	-	-	1,545,259
TOTAL (CONSOLIDATED)	5680	6,046,596	-	181,868,586

IV. SELECTED FINANCIAL INFORMATION

13. SEGMENT REPORTING

Uds.: Thousands of euros

Geographic Area		Distribution of profit/ loss of interest by geographic areas			
		Individual		Consolidated	
		CURRENT PERIOD	PREVIOUS PERIOD	CURRENT PERIOD	PREVIOUS PERIOD
Domestic market	2210	2,457,957	2,471,354	2,458,518	2,453,807
Export:	2215	-	-	771	399
a) European Union	2216	-	-	-	-
a.1) Euro Zone	2217	-	-	-	-
a.2) Non Euro Zone	2218	-	-	-	-
b) Rest of countries	2219	-	-	771	399
TOTAL	2220	2,457,957	2,471,354	2,459,289	2,454,206

Segments		Consolidated			
		Ordinary income		Profit / (loss)	
		Current period	Previous period	Current period	Previous period
Retail Banking	2221	2,026,999	1,896,882	677,847	566,770
Business Banking	2222	610,479	587,278	703,431	655,045
Corporate Centre	2223	1,359,913	1,606,682	(625,588)	(301,702)
Total profit (loss) of segments reported	2235	3,997,391	4,090,842	755,690	920,113

IV. SELECTED FINANCIAL INFORMATION

14. AVERAGE WORKFORCE AND NUMBER OF OFFICE

		INDIVIDUAL		CONSOLIDATED	
		Current period	Previous period	Current period	Previous period
AVERAGE WORKFORCE	2295	15,495	16,179	15,918	16,687
Men	2296	6,832	7,261	7,021	7,496
Women	2297	8,663	8,918	8,897	9,191
NUMBER OF OFFICES	2298			2,275	2,298
Spain	2299			2,275	2,298
Abroad	2300			-	-

IV. SELECTED FINANCIAL INFORMATION

16. REMUNERATION RECEIVED BY DIRECTORS AND MANAGING DIRECTORS

DIRECTORS

		Amount (thousand euros)	
		CURRENT PERIOD	PREVIOUS PERIOD
Director's fees	2310	-	-
Fixed remuneration	2311	2,498	2,447
Variable remuneration	2312	810	900
Options on shares and/or other financial instruments	2313	-	-
Severance payments	2314	-	-
Long term saving systems	2315	-	-
Others	2316	-	-
TOTAL	2320	3,308	3,347

MANAGING DIRECTORS:

		Amount (thousand euros)	
		CURRENT PERIOD	PREVIOUS PERIOD
Total remunerations paid to managing directors	2335	5,250	2,930

IV. SELECTED FINANCIAL INFORMATION
16. RELATED-PARTY TRANSACTIONS (1/2)

Uds.: Thousands of euros

RELATED-PARTY TRANSACTIONS		CURRENT PERIOD				
		Significant shareholders	Board of Directors and senior executives	Associates and Jointly-controlled entities	Other related parties	Total
EXPENSES AND REVENUES						
1) Finance costs	2340	59	-	4,500	185	4,744
2) Leases	2343	-	-	-	-	-
3) Receipt of services	2344	-	-	-	-	-
4) Purchase of goods	2345	-	-	-	-	-
5) Other expenses	2348	-	-	(62,638)	45	(62,593)
TOTAL EXPENSES (1+2+3+4+5)	2350	59	-	(58,138)	230	(57,849)
6) Finance income	2351	2	7	1,727	100	1,836
7) Dividends received	2354	-	-	-	5,882	5,882
8) Provision of services	2356	3,790	117	1,118	477	5,502
9) Sale of goods	2357	-	-	-	-	-
10) Other income	2359	-	-	-	-	-
TOTAL INCOME (6+7+8+9+10)	2360	3,792	124	2,845	6,459	13,220

OTHER TRANSACTIONS		CURRENT PERIOD				
		Significant shareholders	Board of Directors and senior executives	Associates and Jointly-controlled entities	Other related parties	Total
Financing agreements: loans and capital contributions (lender)	2372	(100,231)	3,416	(97,866)	3,577	(191,104)
Financing agreements: loans and capital contributions (borrower)	2375	(10,723)	4,296	(220,010)	11,347	(215,090)
Collateral and guarantees given	2381	(264)	(9)	(10,426)	(1,477)	(12,176)
Collateral and guarantees received	2382	-	-	-	-	-
Commitments assumed	2383	-	36	(1,343)	67	(1,240)
Dividends and other earnings distributed	2386	(219,360)	-	-	-	(219,360)
Other transactions	2385	728	-	-	-	728

CLOSING BALANCE		CURRENT PERIOD				
		Significant shareholders	Board of Directors and senior executives	Associates and Jointly-controlled entities	Other related parties	Total
1) Trade and other receivables	2341	-	-	-	-	-
2) Loans and credits granted	2342	564	4,338	111,655	5,279	121,836
3) Otros receivables	2346	-	-	-	-	-
TOTAL DEBIT BALANCE (1 + 2 + 3)	2347	564	4,338	111,655	5,279	121,836
4) Trade and other payables	2352	-	-	-	-	-
5) Loans and credit received	2353	24,978	7,464	238,935	96,639	368,016
6) Other payment obligations	2355	-	-	-	-	-
TOTAL CREDIT BALANCE (4 + 5 + 6)	2358	24,978	7,464	238,935	96,639	368,016

IV. SELECTED FINANCIAL INFORMATION

16. RELATED-PARTY TRANSACTIONS (2/2)

Uds.: Thousands of euros

RELATED-PARTY TRANSACTIONS		PREVIOUS PERIOD				
		Significant shareholders	Board of Directors and senior executives	Associates and Jointly-controlled entities	Other related parties	Total
EXPENSES AND REVENUE						
1) Finance costs	6340	102	-	4,699	144	4,945
2) Leases	6343	-	-	-	-	-
3) Receipt of services	6344	-	-	-	-	-
4) Purchase of goods	6345	-	-	-	-	-
5) Other expenses	6348	-	-	231	(5)	226
TOTAL EXPENSES (1+2+3+4+5)	6350	102	-	4,930	139	5,171
6) Finance income	6351	52	1	6,054	27	6,134
7) Dividends received	6354	-	-	-	-	-
8) Provision of services	6356	21,650	109	918	614	23,291
9) Sale of goods	6357	-	-	-	-	-
10) Other income	6359	-	-	-	-	-
TOTAL INCOME (6+7+8+9+10)	6360	21,702	110	6,972	641	29,425

OTHER TRANSACTIONS		PREVIOUS PERIOD				
		Significant shareholders	Board of Directors and senior executives	Associates and Jointly-controlled entities	Other related parties	Total
Financing agreements: loans and capital contributions (lender)	6372	52,455	(62)	(29,966)	1,230	23,657
Financing agreements: loans and capital contributions (borrower)	6375	27,578	1,770	323,120	40,434	392,902
Collateral and guarantees given	6381	(205)	-	(1,150)	2,540	1,185
Collateral and guarantees received	6382	-	-	-	-	-
Commitments assumed	6383	-	30	1,548	153	1,731
Dividends and other earnings distributed	6386	219,360	-	-	-	219,360
Other transactions	6385	919	-	(1,488)	-	(569)

CLOSING BALANCE		PREVIOUS PERIOD				
		Significant shareholders	Board of Directors and senior executives	Associates and Jointly-controlled entities	Other related parties	Total
1) Trade and other receivables	6341	-	-	-	-	-
2) Loans and credits granted	6342	100,795	922	209,521	1,702	312,940
3) Otros receivables	6346	-	-	-	-	-
TOTAL DEBIT BALANCE (1 + 2 + 3)	6347	100,795	922	209,521	1,702	312,940
4) Trade and other payables	6352	-	-	-	-	-
5) Loans and credit received	6353	35,701	3,168	458,945	85,292	583,106
6) Other payment obligations	6355	-	-	-	-	-
TOTAL CREDIT BALANCE (4 + 5 + 6)	6358	35,701	3,168	458,945	85,292	583,106

IV. SELECTED FINANCIAL INFORMATION
17. SOLVENCY INFORMATION

Units.: Percentage

CAPITAL RATIO		CURRENT PERIOD	PREVIOUS PERIOD
Eligible Common Equity Tier 1 capital (thousand euros)	7010	11,120,019	11,366,651
Eligible Additional Tier 1 capital (thousand euros)	7020	1,250,000	1,250,000
Eligible Tier 2 capital (thousand euros)	7021	1,672,270	1,862,961
Total exposure (thousand euros)	7030	77,634,917	82,381,203
Tier 1 capital ratio (Tier 1)	7110	14.32	13.80
Tier 2 capital ratio (Tier 2)	7121	15.93	15.31
Total capital ratio	7140	18.09	17.58

LEVERAGE RATIO		CURRENT PERIOD	PREVIOUS PERIOD
Tier I Capital (thousand euro)	7050	12,370,019	12,616,651
Total leverage ratio exposures (thousand euro)	7060	210,098,403	207,077,825
Leverage ratio	7070	5.89	6.09

IV. SELECTED FINANCIAL INFORMATION
18. CREDIT QUALITY OF LOANS AND RECEIVABLES PORTFOLIO

Uds.: Thousands of euros

GROSS AMOUNT		CURRENT PERIOD	PREVIOUS PERIOD
Normal risk	7500	145,047,733	144,313,389
Substandard risk	7502	8,244,241	8,635,397
Non-performing risk	7503	5,865,625	7,731,664
Total Gross amount	7505	159,157,599	160,680,450

IMPAIRMENT LOSSES		CURRENT PERIOD	PREVIOUS PERIOD
Normal risk	7510	(208,660)	(226,317)
Substandard risk	7512	(440,015)	(619,333)
Non-performing risk	7513	(2,540,484)	(3,373,360)
Total asset impairment losses	7515	(3,189,159)	(4,219,010)
Impairment loss calculated collectively	7520	(2,234,085)	(2,639,245)
Impairment loss calculated individually	7530	(955,074)	(1,579,765)

CARRYING AMOUNT		CURRENT PERIOD	PREVIOUS PERIOD
Normal risk	7540	144,839,073	144,087,072
Substandard risk	7542	7,804,226	8,016,064
Non-performing risk	7543	3,325,141	4,358,304
Total carrying amount	7545	155,968,440	156,461,440

GUARANTEES RECEIVED		CURRENT PERIOD	PREVIOUS PERIOD
Value of collateral	7550	75,939,912	81,129,164
<i>Of which: guarantees risks under special monitoring</i>	7551	5,022,526	5,220,995
<i>Of which: guarantees non-performing risks</i>	7553	5,952,561	8,159,882
Value of other guarantees	7554	-	-
<i>Of which: guarantees risks under special monitoring</i>	7555	-	-
<i>Of which: guarantees non-performing risks</i>	7557	-	-
Total value of guarantees received	7558	75,939,912	81,129,164

FINANCIAL GUARANTEES GIVEN		CURRENT PERIOD	PREVIOUS PERIOD
Loan commitments given	7560	23,256,169	20,888,323
<i>Of which: classified as risks under special monitoring</i>	7561	396,192	673,937
<i>Of which: classified as non-performing risks</i>	7562	361,942	447,095
<i>Amount recognised under liabilities in Balance Sheet</i>	7563	91,017	76,423
Financial guarantees given	7565	376,728	427,621
<i>Of which: classified as risks under special monitoring</i>	7566	13,774	31,850
<i>Of which: classified as non-performing risks</i>	7567	63,903	81,526
<i>Amount recognised under liabilities in Balance Sheet</i>	7568	10,224	17,624
Other commitments given	7570	13,071,778	12,504,994
<i>Of which: classified as risks under special monitoring</i>	7571	726,650	963,637
<i>Of which: classified as non-performing risks</i>	7572	535,639	602,424
<i>Amount recognised under liabilities in Balance Sheet</i>	7573	200,476	279,035

IV. SELECTED FINANCIAL INFORMATION
19. REAL ESTATE EXPOSURE

Uds.: Thousands of euros

Real estate credit risk exposure - Spain

		CURRENT PERIOD	PREVIOUS PERIOD
GROSS AMOUNT			
Total gross amount of financing for real estate construction and development	9000	727,316	748,964
<i>Of which: non-performing</i>	9001	173,140	300,970

		CURRENT PERIOD	PREVIOUS PERIOD
IMPAIRMENT LOSSES			
Total asset impairment losses	9015	(103,590)	(158,326)
<i>Of which: non-performing</i>	9016	(95,425)	(145,404)

		CURRENT PERIOD	PREVIOUS PERIOD
CARRYING AMOUNT			
Total carrying amount of financing for real estate construction and development	9025	623,726	590,638
<i>Of which: non-performing</i>	9026	77,715	155,566
Total carrying amount of financing granted to customers in Spain	9030	111,657,346	112,322,538

		CURRENT PERIOD	PREVIOUS PERIOD
GUARANTEES RECEIVED			
Value of collateral	9050	815,631	832,321
<i>Of which: guarantees non-performing risks</i>	9053	76,644	136,338
Value of other guarantees	9054	-	-
<i>Of which: guarantees non-performing risks</i>	9057	-	-
Total value of guarantees received	9058	815,631	832,321

		CURRENT PERIOD	PREVIOUS PERIOD
FINANCIAL GUARANTEES			
Financial guarantees given relating to real estate construction and development	9060	12,115	6,921
<i>Amount recognised under liabilities</i>	9061	-	32

Foreclosed assets and assets received as payment for debts - Spain

		CURRENT PERIOD	PREVIOUS PERIOD
TOTAL GROSS			
Foreclosed property and property received as payment for debts	9070	2,600,135	4,330,536
<i>Of which: lands</i>	9071	155,691	347,009
Investments in real estate entities	9072	-	-
Total gross amount	9075	2,600,135	4,330,536

		CURRENT PERIOD	PREVIOUS PERIOD
IMPAIRMENT LOSSES			
Foreclosed property and property received as payment for debts	9080	(748,605)	(1,530,147)
<i>Of which: land</i>	9081	(73,426)	(180,062)
Investments in real estate entities	9082	-	-
Total asset impairment losses	9085	(748,605)	(1,530,147)

		CURRENT PERIOD	PREVIOUS PERIOD
CARRYING AMOUNT			
Foreclosed property and property received as payment for debts	9090	1,851,530	2,800,389
<i>Of which: land</i>	9091	82,265	166,947
Investments in real estate entities	9092	-	-
Total carrying amount	9095	1,851,530	2,800,389