

The Interim Financial Information based on IPP Taxonomy is attached below.

No other document has been translated.

ANNEX II

CREDIT INSTITUTIONS

1st

HALF-YEARLY FINANCIAL REPORT FOR FINANCIAL YEAR

2017

REPORTING DATE

30/06/2017

PUBLICATION DATE

29/09/2017

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I, IDENTIFICATION DATA

Registered Company Name: BANCO POPULAR ESPAÑOL, S,A,

Registered Address: Calle Velázquez, 34, 28001 Madrid

Tax Identification
 Number

A28000727

Details of contact person(s) for the purposes of this information (*):

Name:	Office:	Contact telephone No,:	E-mail:

II, SUPPLEMENTARY 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)

For comparative purposes, the information related to previous periods within these condensed interim financial statements should be read bearing in mind that significant changes have occurred to the estimates made in 2017 as a result of the Bank's resolution regulation in the first half of 2017 and the accelerated sale of certain assets related to the real estate sector in the wholesale market (See Notes 1.b and 1.c) of the notes to the accompanying half-yearly financial statements.

On the other hand, on 3 April 2017, reported a Relevant Fact to the CNMV with certain aspects which, without representing, alone or combined, a significant impact, affected the 2016 financial statements. The following summarises the definitive impacts which affect the comparative financial statements for 2016:

- insufficiency of certain provisions corresponding to risks and other adjustments subjected to individual provisions, affecting the 2016 results by 116 and 40 million euros respectively (81 million euros and 28 million euros respectively net of the tax effect);
- insufficiency of provisions associated with doubtful loans on which the entity has foreclosed on certain guarantees linked to these loans for 359 million euros which, in 2016, mainly affected reserves (252 million euros net of the tax effect);

In Appendix I of the attached half-yearly account, quantitative information is provided on the effect of these impacts comparing the restated and non-restated 2016 balance sheet. The comparative financial information of the income statement at 30 June 2016 indicated in these interim financial statements corresponds to that published on that date and, therefore, are not restated with the aforementioned impacts given that they arose in the second half of 2016.

No additional regulatory updates have occurred during the first half of 2017 which affect the ability to compare the Bank's financial information apart from the resolution regulation stated in sections b) and c) of the notes to the accompanying half-yearly financial statements.

(*) This information will not be made public but is required for the purposes of the review of the information performed by the CNMV.

IV, SELECTED FINANCIAL INFORMATION

1, INDIVIDUAL BALANCE SHEET (1/3)
(PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Units: Thousand euros

ASSETS		CURRENT PERIOD 30/06/2017	PREVIOUS PERIOD 31/12/2016
1. Cash on hand, cash balances at central banks and other demand deposits	0040	7,588,817	2,288,949
2. Financial assets held for trading	0045	1,842,468	2,136,411
<i>Token entry: loans or provided as collateral with right of sale or pledge</i>	<i>0046</i>	-	115,748
3. Financial assets designated at fair value through profit or loss	0050	-	-
<i>Token entry: loaned or provided as collateral with right of sale or pledge</i>	<i>0051</i>	-	-
4. Available-for-sale financial assets	0055	16,431,284	14,236,883
<i>Token entry: loaned or provided as collateral with right of sale or pledge</i>	<i>0056</i>	8,053,134	7,231,023
5. Loans and receivables	0060	81,298,418	99,261,098
<i>Token entry: loaned or provided as collateral with right of sale or pledge</i>	<i>0061</i>	1,872,336	4,196,275
6. Held-to-maturity investments	0065	-	4,583,511
<i>Token entry: loaned or provided as collateral with right of sale or pledge</i>	<i>0066</i>	-	1,862,889
7. Derivatives – hedge accounting	0070	222,814	269,847
8. Fair value changes of the hedged items in portfolio hedge of interest rate risk	0075	249,862	265,519
9. Investments in subsidiaries, joint ventures and associates	0080	6,817,288	3,249,452
a) Group entities	0090	6,041,035	2,251,827
b) Jointly-controlled entities	0091	461,453	466,863
c) Associates	0092	314,800	530,762
10. Tangible assets	0100	331,222	791,769
a) Property, plant and equipment	0101	237,081	264,711
i) For own use	0102	237,081	264,711
ii) Leased out under an operating lease	0103	-	-
iii) Assigned to welfare projects (savings banks and credit cooperatives)	0104	-	-
b) Investment property	0105	94,141	527,058
<i>Of which: leased out under an operating lease</i>	<i>0106</i>	-	-
<i>Token entry: acquired under finance lease</i>	<i>0107</i>	-	-
11. Intangible assets	0110	51,794	1,263,451
a) Goodwill	0111	-	821,149
b) Other intangible assets	0112	51,794	442,302
12. Tax assets	0120	4,341,329	5,508,396
a) Current tax assets	0121	105,778	185,804
b) Deferred tax assets	0122	4,235,551	5,322,592
13. Other assets	0130	973,139	524,917
a) Insurance contracts linked to pensions	0131	48,436	49,311
b) Inventories	0132	-	-
c) Other assets	0133	924,703	475,606
14. Non-current assets and disposal groups classified as held for sale	0140	1,911,208	3,093,567
TOTAL ASSETS	0150	122,059,643	137,473,770

IV, SELECTED FINANCIAL INFORMATION
1, INDIVIDUAL BALANCE SHEET (2/3)
(PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Units: Thousand euros

		CURRENT PERIOD 30/06/2017	PREVIOUS PERIOD 31/12/2016
EQUITY AND LIABILITIES			
1. Financial liabilities held for trading	0160	1,406,517	1,677,644
2. Financial liabilities designated at fair value through profit or loss	0170	-	-
<i>Token entry: subordinate liabilities</i>	0175	-	-
3. Financial liabilities measured at amortised cost	0180	117,237,753	123,269,395
<i>Token entry: subordinate liabilities</i>	0185	11,343	2,054,060
4. Derivatives - hedge accounting	0190	816,079	1,109,309
5. Fair value changes of the hedged items in portfolio hedge of interest rate risk	0200	-	-
6. Provisions	0210	1,505,322	335,191
a) Pensions and other post-employment defined benefit obligations	0211	77,078	81,877
b) Other long-term employee benefits	0212	-	-
c) Pending legal issues and tax litigation	0213	17,480	19,069
d) Commitments and guarantees given	0214	184,588	185,257
e) Other provisions	0215	1,226,176	48,988
7. Tax liabilities	0220	144,389	279,119
a) Current tax liabilities	0221	36,254	35,918
b) Deferred tax liabilities	0223	108,135	243,201
8. Share capital repayable on demand	0230	-	-
9. Other liabilities	0240	827,869	680,268
<i>Of which: fund for welfare projects (savings banks and credit cooperatives)</i>	0241	-	-
10. Liabilities included in disposal groups classified as held for sale	0250	-	-
TOTAL LIABILITIES	0260	121,937,929	127,350,926

IV, SELECTED FINANCIAL INFORMATION
1, INDIVIDUAL BALANCE SHEET (3/3)
(PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Units: Thousand euros

EQUITY AND LIABILITIES		CURRENT PERIOD 30/06/2017	PREVIOUS PERIOD 31/12/2016
CAPITAL AND RESERVES	0270	332,326	10,465,589
1. Capital	0280	684,024	2,098,429
a) Paid up capital	0281	684,024	2,098,429
b) Unpaid capital which has been called up	0282	-	-
<i>Token entry: uncalled capital</i>	0283	-	-
2. Share premium	0290	-	5,277,886
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	3,440,193	6,766,600
6. Revaluation reserves	0330	-	-
7. Other reserves	0340	8,426,516	(161,261)
8. (-) Treasury stock	0350	-	(189,658)
9. Profit or loss for the period	0360	(12,218,407)	(3,326,407)
10. (-) Interim dividend	0370	-	-
ACCUMULATED OTHER COMPREHENSIVE INCOME	0380	(210,612)	(342,745)
1. Items that will not be reclassified to profit or loss	0390	(14,716)	(15,756)
a) Actuarial gains or (-) losses on defined benefit pension plans	0391	(14,716)	(15,756)
b) Non-current assets and disposal groups classified as held for sale	0392	-	-
c) Other valuation adjustments	0393	-	-
2. Items that may be reclassified to profit or loss	0400	(195,896)	(326,989)
a) Hedge of net investments in foreign operations (effective portion)	0401	-	-
b) Foreign currency translation	0402	-	-
c) Hedging derivatives, Cash flow hedges (effective portion)	0403	(58,310)	(71,993)
d) Available-for-sale financial assets	0404	(137,586)	(254,996)
(i) Debt instruments	0405	(140,783)	(258,831)
(ii) Equity instruments	0406	3,197	3,835
e) Non-current assets and disposal groups classified as held for sale	0407	-	-
TOTAL EQUITY	0450	121,714	10,122,844
TOTAL EQUITY AND LIABILITIES	0460	122,059,643	137,473,770

TOKEN ENTRY: OFF-BALANCE SHEET EXPOSURE

1. Guarantees given	0470	11,305,281	11,569,487
2. Contingent commitments given	0480	6,027,916	7,277,838

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

Units: Thousand euros

		PRESENT CURR, PERIOD (2nd HALF YEAR)	PREVIOUS CURR, PERIOD (2nd HALF YEAR)	CURRENT CUMULATIVE 30/06/2017	PREVIOUS CUMULATIVE 30/06/2016
(+) Interest income	0501			1,123,465	1,366,714
(-) Interest expense	0502			388,581	503,114
(-) Remuneration of capital redeemable on demand	0503			-	-
= A) NET INTEREST INCOME	0505			734,884	863,600
(+) Dividend income	0506			49,686	50,912
(+) Fee and commission income	0508			246,027	251,882
(-) Fee and commission expenses	0509			6,488	13,244
(+/-) Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	0510			(277,481)	166,586
(+/-) Gains or losses on financial assets and liabilities held for trading, net	0511			(24,416)	(3,614)
(+/-) 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			(599)	333
(+/-) Exchange differences, net	0514			18,283	18,228
(+) Other operating income	0515			39,273	47,598
(-) Other operating expenses	0516			85,649	84,231
= B) GROSS OPERATING INCOME	0520			693,520	1,298,050
(-) Administrative expenses:	0521			503,530	589,542
(-) a) Staff expenses	0522			277,930	362,237
(-) b) Other administrative expenses	0523			225,600	227,305
(-) Depreciation	0524			537,935	134,293
(+/-) Provisions or reversal of provisions	0525			879,709	(27,171)
(+/-) Impairment or reversal of impairment on non-financial assets not measured at fair value through profit or loss	0526			2,609,039	554,340
(+/-) a) Financial assets measured at cost	0527			-	-
(+/-) b) Available-for-sale financial assets	0528			77,581	11,614
(+/-) c) Loans and receivables	0529			2,531,458	542,726
(+/-) d) Held-to-maturity investments	0530			-	-
= C) NET OPERATING INCOME	0540			(3,836,693)	47,046
(+/-) Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates	0541			4,983,467	(7,219)
(+/-) Impairment or reversal of impairment on non-financial assets	0542			741,852	665
(+/-) a) Property, plant and equipment	0543			756	665
(+/-) b) Intangible assets	0544			741,096	-
(+/-) Other	0545			-	-
(+/-) Gains or losses on derecognition of non-financial assets and shareholdings, net	0546			1,470	67,562
(+) 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			(1,736,420)	(193,519)
= D) PROFIT OR LOSS BEFORE TAX FROM CONTINUING OPERATIONS	0550			(11,296,962)	(72,357)
(+/-) Tax expense or income related to profit or loss from continuing operations	0551			921,445	(36,958)
= E) PROFIT OR LOSS AFTER TAX FROM CONTINUING OPERATIONS	0560			(12,218,407)	(35,399)
(+/-) Profit or loss after tax from discontinued operations	0561			-	-
= PROFIT OR LOSS FOR THE PERIOD	0570			(12,218,407)	(35,399)

EARNINGS PER SHARE		Amount (X,XX euros)	Amount (X,XX euros)	Amount (X,XX euros)	Amount (X,XX euros)
Basic	0580			(3.32)	(0.02)
Diluted	0590			(3.32)	(0.02)

In the half-yearly financial report for the first half of the year, the data relating to the present period match the cumulative data, which do not therefore need to be completed,

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

Units: Thousand euros

		CURRENT PERIOD 30/06/2017	PREVIOUS PERIOD 30/06/2016
A) PROFIT OR LOSS FOR THE PERIOD	o600	(12,218,407)	(35,399)
B) OTHER COMPREHENSIVE INCOME	o610	132,133	(124,302)
1. Items that will not be reclassified to profit or loss	o620	1,042	(2,899)
a) Actuarial gains or (-) losses on defined benefit pension plans	o621	1,487	(4,142)
b) Non-current assets and disposal groups held for sale	o622	-	-
c) Other valuation adjustments	o623	-	-
d) Income tax relating to items that will not be reclassified	o624	(445)	1,243
2. Items that may be reclassified to profit or loss	o630	131,091	(121,403)
a) Hedge of net investments in foreign operations [effective portion]	o635	-	-
- Valuation gains or losses taken to equity	o636	-	-
- Transferred to profit or loss	o637	-	-
- Other reclassifications	o638	-	-
b) Foreign currency translation	o640	-	-
- Translation gains or losses taken to equity	o641	-	-
- Transferred to profit or loss	o642	-	-
- Other reclassifications	o643	-	-
c) Cash flow hedges [effective portion]	o645	23,219	(94)
- Valuation gains or losses taken to equity	o646	31,783	1,823
- Transferred to profit or loss	o647	(8,564)	1,917
- Transferred to initial carrying amount of hedged items	o648	-	-
- Other reclassifications	o649	-	-
d) Available-for-sale financial assets	o650	163,252	(172,518)
- Valuation gains or losses taken to equity	o651	228,422	(85,717)
- Transferred to profit or loss	o652	(65,170)	(86,801)
- Other reclassifications	o653	-	-
e) Non-current assets and disposal groups held for sale	o655	-	-
- Valuation gains or losses taken to equity	o656	-	-
- Transferred to profit or loss	o657	-	-
- Other reclassifications	o658	-	-
f) Income tax relating to items that may be reclassified to profit or loss	o660	(55,380)	51,209
C) TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	o670	(12,086,274)	(159,701)

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

Units: Thousand 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 for the period	(-) Interim dividends	Accumulated other comprehensive income	Total
Opening balance [before restatement]	0700	2,098,429	5,277,886	-	-	6,766,600	-	(161,261)	189,658	(3,326,407)	-	(342,745)	10,122,844
Effects of corrections of errors	0701	-	-	-	-	-	-	-	-	-	-	-	-
Effects of changes in accounting policies	0702	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance [current period]	0710	2,098,429	5,277,886	-	-	6,766,600	-	(161,261)	189,658	(3,326,407)	-	(342,745)	10,122,844
Total comprehensive income for the period	0720	-	-	-	-	-	-	-	-	(12,218,407)	-	132,133	(12,086,274)
Other changes in equity	0730	(1,414,405)	(5,277,886)	-	-	(3,326,407)	-	8,587,777	189,658	3,326,407	-	-	2,085,144
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	2,030,566	-	-	-	-	-	-	-	-	-	-	2,030,566
Capital reduction	0736	(3,444,971)	-	-	-	-	-	3,444,971	479	-	-	-	479
Dividends (or remuneration to shareholders)	0737	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of treasury shares	0738	-	-	-	-	-	-	-	-	-	-	-	-
Sale or cancellation of treasury shares	0739	-	-	-	-	-	-	-	189,179	-	-	-	189,179
Reclassification of financial instruments from equity to liability	0740	-	-	-	-	-	-	-	-	-	-	-	-
Reclassification of financial instruments from liability to equity	0741	-	-	-	-	-	-	-	-	-	-	-	-
Transfers among components of equity	0742	-	(5,277,886)	-	-	(3,326,407)	-	5,277,886	-	3,326,407	-	-	-
Equity increase or (-) decrease resulting from business combinations	0743	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	0744	-	-	-	-	-	-	-	-	-	-	-	-
Other increase or (-) decrease in equity	0745	-	-	-	-	-	-	(135,080)	-	-	-	-	(135,080)
<i>Of which: discretionary transfer to welfare projects and funds (savings banks and credit cooperatives)</i>	0746	-	-	-	-	-	-	-	-	-	-	-	-
Closing balance [current period]	0750	684,024	-	-	-	3,440,193	-	8,426,516	-	(12,218,407)	-	(210,612)	121,714

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

Units: Thousand 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 for the period	(-) Interim dividends	Accumulated other comprehensive income	Total
Opening balance [before restatement] [comparative period]	0751	1,082,538	7,774,555	-	-	3,479,361	-	(100,135)	20,954	136,184	42,387	(254,799)	12,054,363
Effects of corrections of errors	0752	-	-	-	-	-	-	-	-	-	-	-	-
Effects of changes in accounting policies	0753	-	-	-	-	(256,948)	-	-	-	-	-	-	(256,948)
Opening balance [comparative period]	0754	1,082,538	7,774,555	-	-	3,222,413	-	(100,135)	20,954	136,184	42,387	(254,799)	11,797,415
Total comprehensive income for the comparative period	0755	-	-	-	-	-	-	-	-	(35,399)	-	(124,302)	(159,701)
Other changes in equity	0756	1,015,891	1,503,331	-	-	(38,560)	-	(14,169)	102,948	(136,184)	(42,387)	-	2,269,748
Issuance of ordinary shares	0757	1,015,891	1,503,331	-	-	-	-	-	-	-	-	-	2,519,222
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 to shareholders)	0763	-	-	-	-	-	-	-	-	-	42,387	-	(42,387)
Purchase of treasury shares	0764	-	-	-	-	38,341	-	-	169,733	-	-	-	(131,392)
Sale or cancellation of treasury shares	0765	-	-	-	-	(3,436)	-	-	(66,785)	-	-	-	63,349
Reclassification of financial instruments from equity to liability	0766	-	-	-	-	-	-	-	-	-	-	-	-
Reclassification of financial instruments from liability to equity	0767	-	-	-	-	-	-	-	-	-	-	-	-
Transfers among components of equity	0768	-	-	-	-	136,184	-	-	-	(136,184)	-	-	-
Equity increase or (-) decrease resulting from business combinations	0769	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	0770	-	-	-	-	-	-	-	-	-	-	-	-
Other increase or (-) decrease in equity	0771	-	-	-	-	(209,649)	-	(14,169)	-	-	-	-	(223,818)
<i>Of which: discretionary transfer to welfare projects and funds (savings banks and credit cooperatives)</i>	0772	-	-	-	-	-	-	-	-	-	-	-	-
Closing balance [comparative period]	0773	2,098,429	9,277,886	-	-	3,183,853	-	(114,304)	123,902	(35,399)	-	(379,101)	13,907,462

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

Units: Thousand euros

		CURRENT PERIOD 30/06/2017	PREVIOUS PERIOD 30/06/2016
A) CASH FLOWS FROM OPERATING ACTIVITIES (1 + 2 + 3 + 4 + 5)	o800	15,517,299	(4,670,236)
1, Profit or loss for the period	o810	(12,218,407)	(35,399)
2, Adjustments to obtain cash flows from operating activities	o820	11,125,705	1,863,952
(+) Depreciation and amortisation	o821	537,934	134,293
(+/-) Other adjustments	o822	10,587,771	1,729,659
3, Net increase/(decrease) in operating assets:	o830	(18,125,121)	9,142,357
(+/-) Financial assets held for trading	o831	4,392	(3,363)
(+/-) Financial assets designated at fair value through profit or loss	o832	-	-
(+/-) Available-for-sale financial assets	o833	(4,733,860)	3,358,592
(+/-) Loans and receivables	o834	(14,088,771)	5,557,126
(+/-) Other operating assets	o835	693,118	230,002
4, Net increase/(decrease) in operating liabilities:	o840	(1,515,120)	2,625,441
(+/-) Financial liabilities held for trading	o841	(210)	-
(+/-) Financial liabilities designated at fair value through profit or loss	o842	-	-
(+/-) Financial liabilities at amortised cost	o843	(1,722,523)	2,676,554
(+/-) Other operating liabilities	o844	207,613	(51,113)
5, Income tax recovered/(paid)	o850	-	18,127
B) CASH FLOWS FROM INVESTING ACTIVITIES (1 + 2)	o860	(10,778,270)	116,933
1, Payments	o870	11,071,340	165,242
(-) Tangible assets	o871	35,974	27,925
(-) Intangible assets	o872	-	64,945
(-) Investments in subsidiaries, joint ventures and associates	o873	8,625,000	5,143
(-) Other business units	o874	-	-
(-) Non-current assets and liabilities classified as held for sale	o875	-	67,229
(-) Held-to-maturity investments	o876	2,410,366	-
(-) Other payments related to investing activities	o877	-	-
2, Proceeds:	o880	293,070	282,175
(+) Tangible assets	o881	2,264	13,457
(+) Intangible assets	o882	-	-
(+) Investments in subsidiaries, joint ventures and associates	o883	64,000	3,773
(+) Other business units	o884	-	-
(+) Non-current assets and liabilities classified as held for sale	o885	226,806	264,945
(+) Held-to-maturity investments	o886	-	-
(+) Other proceeds related to investing activities	o887	-	-
C) CASH FLOWS FROM FINANCING ACTIVITIES (1 + 2)	o890	189,179	2,308,242
1, Payments	o900	12,456	274,273
(-) Dividends	o901	-	18,551
(-) Subordinated liabilities	o902	-	3,044
(-) Redemption of own equity instruments	o903	-	-
(-) Acquisition of own equity instruments	o904	12,456	123,902
(-) Other payments related to financing activities	o905	-	128,776
2, Proceeds:	o910	201,635	2,582,515
(+) Subordinated liabilities	o911	-	3,296
(+) Issuance of own equity instruments	o912	-	2,519,222
(+) Disposal of own equity instruments	o913	201,635	59,997
(+) Other proceeds related to financing activities	o914	-	-
D) EFFECT OF FOREIGN EXCHANGE RATE CHANGES	o920	-	-
E) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A + B + C + D)	o930	4,928,208	(2,245,061)
F) CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	o940	1,905,846	3,270,982
G) CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD (E + F)	o950	6,834,054	1,025,921

COMPONENTS OF CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD		CURRENT PERIOD 30/06/2017	PREVIOUS PERIOD 30/06/2016
(+)	Cash	380,367	386,994
(+)	Cash equivalent balances at central banks	6,453,687	638,927
(+)	Other financial assets	-	-
(-)	Less: Bank overdrafts repayable on demand	-	-
	TOTAL CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	6,834,054	1,025,921

IV, SELECTED FINANCIAL INFORMATION
6, CONSOLIDATED BALANCE SHEET (ADOPTED IFRS) (1/3)

Units: Thousand euros

		CURRENT PERIOD 30/06/2017	PREVIOUS PERIOD 30/06/2016
ASSETS			
1. Cash on hand, cash balances at central banks and other demand deposits	1040	-	-
2. Financial assets held for trading	1045	-	-
<i>Token entry: loaned or provided as collateral with right of sale or pledge</i>	1046	-	-
3. Financial assets designated at fair value through profit or loss	1050	-	-
<i>Token entry: loaned or provided as collateral with right of sale or pledge</i>	1051	-	-
4. Available-for-sale financial assets	1055	-	-
<i>Token entry: loaned or provided as collateral with right of sale or pledge</i>	1056	-	-
5. Loans and receivables	1060	-	-
<i>Token entry: loaned or provided as collateral with right of sale or pledge</i>	1061	-	-
6. Held-to-maturity investments	1065	-	-
<i>Token entry: loaned or provided as collateral with right of sale or pledge</i>	1066	-	-
7. Derivatives – hedge accounting	1070	-	-
8. Fair value changes of the hedged items in portfolio hedge of interest rate risk	1075	-	-
9. Investments in joint ventures and associates	1080	-	-
b) Jointly-controlled entities	1091	-	-
c) Associates	1092	-	-
10. Insurance and reinsurance assets	1095	-	-
11. Tangible assets	1100	-	-
a) Property, plant and equipment	1101	-	-
i) For own use	1102	-	-
ii) Leased out under an operating lease	1103	-	-
iii) Assigned to welfare projects (savings banks and credit cooperatives)	1104	-	-
b) Investment property	1105	-	-
<i>Of which: leased out under an operating lease</i>	1106	-	-
<i>Token entry: acquired under finance lease</i>	1107	-	-
12. Intangible assets	1110	-	-
a) Goodwill	1111	-	-
b) Other intangible assets	1112	-	-
13. Tax assets	1120	-	-
a) Current tax assets	1121	-	-
b) Deferred tax assets	1122	-	-
14. Other assets	1130	-	-
a) Insurance contracts linked to pensions	1131	-	-
b) Inventories	1132	-	-
c) Other assets	1133	-	-
15. Non-current assets and disposal groups classified as held for sale	1140	-	-
TOTAL ASSETS	1150	-	-

IV, SELECTED FINANCIAL INFORMATION
6, CONSOLIDATED BALANCE SHEET (ADOPTED IFRS) (2/3)

Units: Thousand euros

LIABILITIES	CURRENT PERIOD XX/XX/XXXX	PREVIOUS PERIOD XX/XX/XXXX
1. Financial liabilities held for trading	1160	-
2. Financial liabilities designated at fair value through profit or loss	1170	-
<i>Token entry: subordinated liabilities</i>	1175	-
3. Financial liabilities at amortised cost	1180	-
<i>Token entry: subordinated liabilities</i>	1185	-
4. Derivatives - hedge accounting	1190	-
5. Fair value changes of the hedged items in portfolio hedge of interest rate risk	1200	-
6. Insurance and reinsurance liabilities	1205	-
7. Provisions	1210	-
a) Pensions and other post-employment defined benefit obligations	1211	-
b) Other long-term employee benefits	1212	-
c) Pending legal issues and tax litigation	1213	-
d) Commitments and guarantees given	1214	-
e) Other provisions	1215	-
8. Tax liabilities	1220	-
a) Current tax liabilities	1221	-
b) Deferred tax liabilities	1223	-
9. Share capital repayable on demand	1230	-
10. Other liabilities	1240	-
<i>Of which: fund for welfare projects (savings banks and credit cooperatives)</i>	1241	-
11. Liabilities included in disposal groups classified as held for sale	1250	-
TOTAL LIABILITIES	1260	-

IV, SELECTED FINANCIAL INFORMATION

6, CONSOLIDATED BALANCE SHEET (ADOPTED IFRS) (3/3)

Units: Thousand euros

<u>LIABILITIES</u>		CURRENT PERIOD XX/XX/XXXX	PREVIOUS PERIOD XX/XX/XXXX
CAPITAL AND RESERVES	1270	-	-
1. Capital	1280	-	-
a) Paid up capital	1281	-	-
b) Unpaid capital which has been called up	1282	-	-
<i>Token entry: uncalled capital</i>	1283	-	-
2. Share premium	1290	-	-
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. (-) Treasury shares	1350	-	-
9. Profit or loss attributable to owners of the parent	1360	-	-
10. (-) Interim dividends	1370	-	-
ACCUMULATED OTHER COMPREHENSIVE INCOME	1380	-	-
1. Items that will not be reclassified to profit or loss	1390	-	-
a) Actuarial gains or (-) losses on defined benefit pension plans	1391	-	-
b) Non-current assets and disposal groups classified as held for sale	1392	-	-
c) Share of other recognised income and expense of investments in joint ventures and associates	1393	-	-
d) Other valuation adjustments	1394	-	-
2. Items that may be reclassified to profit or loss	1400	-	-
a) Hedge of net investments in foreign operations (effective portion)	1401	-	-
b) Foreign currency translation	1402	-	-
c) Hedging derivatives, Cash flow hedges (effective portion)	1403	-	-
d) Available-for-sale financial assets	1404	-	-
i) Debt instruments	1405	-	-
ii) Equity instruments	1406	-	-
e) Non-current assets and disposal groups classified as held for sale	1407	-	-
f) Share of other recognised income and expense of investments in joint ventures and associates	1408	-	-
MINORITY INTEREST [Non-controlling interests]	1410	-	-
1. Accumulated other comprehensive income	1420	-	-
2. Other items	1430	-	-
TOTAL EQUITY	1450	-	-
TOTAL EQUITY AND LIABILITIES	1460	-	-

TOKEN ENTRY: OFF-BALANCE-SHEET EXPOSURE

1. Guarantees given	1470	-	-
2. Contingent commitments given	1480	-	-

IV, SELECTED FINANCIAL INFORMATION

7, CONSOLIDATED PROFIT AND LOSS ACCOUNT (ADOPTED IFRS)

Units: Thousand euros

		PRESENT CURR, PERIOD (2nd HALF YEAR)	PREVIOUS CURR, PERIOD (2nd HALF YEAR)	CURRENT CUMULATIVE XX/XX/XXXX	PREVIOUS CUMULATIVE XX/XX/XXXX
(+) Interest income	1501	-	-	-	-
(-) Interest expense	1502	-	-	-	-
(-) Expenses on share capital repayable on demand	1503	-	-	-	-
= A) NET INTEREST INCOME	1505	-	-	-	-
(+) Dividend income	1506	-	-	-	-
(+/-) Profit (loss) of equity-accounted investees	1507	-	-	-	-
(+) Fee and commission income	1508	-	-	-	-
(-) Fee and commission expense	1509	-	-	-	-
(+/-) Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	1510	-	-	-	-
(+/-) Gains or losses on financial assets and liabilities held for trading, net	1511	-	-	-	-
(+/-) 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	-	-	-	-
(+/-) Exchange differences, net	1514	-	-	-	-
(+) Other operating income	1515	-	-	-	-
(-) Other operating expenses	1516	-	-	-	-
(+) Income from insurance and reinsurance assets	1517	-	-	-	-
(-) Expenses of insurance and reinsurance liabilities	1518	-	-	-	-
= B) GROSS OPERATING INCOME	1520	-	-	-	-
(-) Administrative expenses:	1521	-	-	-	-
(-) a) Staff expenses	1522	-	-	-	-
(-) b) Other administrative expenses	1523	-	-	-	-
(-) Depreciation	1524	-	-	-	-
(+/-) Provisions or reversal of provisions	1525	-	-	-	-
(+/-) Impairment or reversal of impairment of non-financial assets not measured at fair value through profit or loss	1526	-	-	-	-
(+/-) a) Financial assets measured at cost	1527	-	-	-	-
(+/-) b) Available-for-sale financial assets	1528	-	-	-	-
(+/-) c) Loans and receivables	1529	-	-	-	-
(+/-) d) Held-to-maturity investments	1530	-	-	-	-
= C) NET OPERATING INCOME	1540	-	-	-	-
(+/-) Impairment or reversal of impairment of investments in joint ventures and associates	1541	-	-	-	-
(+/-) Impairment or reversal of impairment on non-financial assets	1542	-	-	-	-
(+/-) a) Property, plant and equipment	1543	-	-	-	-
(+/-) b) Intangible assets	1544	-	-	-	-
(+/-) Other	1545	-	-	-	-
(+/-) Gains or losses on derecognition of non-financial assets and shareholdings, net	1546	-	-	-	-
(+) 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	-	-	-	-
= D) PROFIT OR LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1550	-	-	-	-
(+/-) Tax expense or income related to profit or loss from continuing operations	1551	-	-	-	-
= E) PROFIT OR LOSS AFTER TAX FROM CONTINUING OPERATIONS	1560	-	-	-	-
(+/-) Profit or loss after tax from discontinued operations	1561	-	-	-	-
= PROFIT OR LOSS FOR THE PERIOD	1570	-	-	-	-
Attributable to minority interest [non-controlling interests]	1571	-	-	-	-
Attributable to owners of the parent	1572	-	-	-	-
EARNINGS PER SHARE		Amount (X,XX euros)	Amount (X,XX euros)	Amount (X,XX euros)	Amount (X,XX euros)
Basic	1580	-	-	-	-
Diluted	1590	-	-	-	-

In the half-yearly financial report for the first half of the year, the data relating to the present period match the cumulative data, which do not therefore need to be completed,

IV, SELECTED FINANCIAL INFORMATION

8, CONSOLIDATED STATEMENT OF RECOGNISED INCOME AND EXPENSE (ADOPTED IFRS)

Units: Thousand euros

		CURRENT PERIOD XX/XX/XXXX	PREVIOUS PERIOD XX/XX/XXXX
A) PROFIT OR LOSS FOR THE PERIOD	1600	-	-
B) OTHER COMPREHENSIVE INCOME	1610	-	-
1. Items that will not be reclassified to profit or loss	1620	-	-
a) Actuarial gains or (-) losses on defined benefit pension plans	1621	-	-
b) Non-current assets and disposal groups held for sale	1622	-	-
c) Other valuation adjustments	1623	-	-
d) Income tax relating to items that will not be reclassified	1624	-	-
2. Items that may be reclassified to profit or loss	1630	-	-
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	-	-
- Translation gains or losses taken to equity	1641	-	-
- Transferred to profit or loss	1642	-	-
- Other reclassifications	1643	-	-
c) Cash flow hedges [effective portion]	1645	-	-
- Valuation gains or losses taken to equity	1646	-	-
- Transferred to profit or loss	1647	-	-
- Transferred to initial carrying amount of hedged items	1648	-	-
- Other reclassifications	1649	-	-
d) Available-for-sale financial assets	1650	-	-
- Valuation gains or losses taken to equity	1651	-	-
- Transferred to profit or loss	1652	-	-
- Other reclassifications	1653	-	-
e) Non-current assets and disposal groups held for sale	1655	-	-
- Valuation gains or losses taken to equity	1656	-	-
- Transferred to profit or loss	1657	-	-
- Other reclassifications	1658	-	-
f) Share of other recognised income and expense of investments in joint ventures and associates	1659	-	-
g) Income tax relating to items that may be reclassified to profit or loss	1660	-	-
C) TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	1670	-	-
Attributable to minority interest [non-controlling interests]	1680	-	-
Attributable to owners of the parent	1690	-	-

IV, SELECTED FINANCIAL INFORMATION

10, A, CONSOLIDATED STATEMENT OF CASH FLOWS (INDIRECT METHOD) (ADOPTED IFRS)

Units: Thousand euros

		CURRENT PERIOD XX/XX/XXXX	PREVIOUS PERIOD XX/XX/XXXX
A) CASH FLOWS FROM OPERATING ACTIVITIES (1 + 2 + 3 + 4 + 5)	1800	-	-
1, Profit or loss for the period	1810	-	-
2, Adjustments to obtain cash flows from operating activities	1820	-	-
(+) Depreciation	1821	-	-
(+/-) Other adjustments	1822	-	-
3, Net increase/(decrease) in operating assets:	1830	-	-
(+/-) Financial assets held for trading	1831	-	-
(+/-) Financial assets designated at fair value through profit or loss	1832	-	-
(+/-) Available-for-sale financial assets	1833	-	-
(+/-) Loans and receivables	1834	-	-
(+/-) Other operating assets	1835	-	-
4, Net increase/(decrease) in operating liabilities:	1840	-	-
(+/-) Financial liabilities held for trading	1841	-	-
(+/-) Financial liabilities designated at fair value through profit or loss	1842	-	-
(+/-) Financial liabilities at amortised cost	1843	-	-
(+/-) Other operating liabilities	1844	-	-
5, Income tax recovered/(paid)	1850	-	-
B) CASH FLOWS FROM INVESTING ACTIVITIES (1 + 2)	1860	-	-
1, Payments	1870	-	-
(-) Tangible assets	1871	-	-
(-) Intangible assets	1872	-	-
(-) Investments in joint ventures and associates	1873	-	-
(-) Subsidiaries and other business units	1874	-	-
(-) Non-current assets and liabilities classified as held for sale	1875	-	-
(-) Held-to-maturity investments	1876	-	-
(-) Other payments related to investing activities	1877	-	-
2, Proceeds:	1880	-	-
(+) Tangible assets	1881	-	-
(+) Intangible assets	1882	-	-
(+) Investments in joint ventures and associates	1883	-	-
(+) Subsidiaries and other business units	1884	-	-
(+) Non-current assets and liabilities classified as held for sale	1885	-	-
(+) Held-to-maturity investments	1886	-	-
(+) Other proceeds related to investing activities	1887	-	-
C) CASH FLOWS FROM FINANCING ACTIVITIES (1 + 2)	1890	-	-
1, Payments	1900	-	-
(-) Dividends	1901	-	-
(-) Subordinated liabilities	1902	-	-
(-) Redemption of own equity instruments	1903	-	-
(-) Acquisition of own equity instruments	1904	-	-
(-) Other payments related to financing activities	1905	-	-
2, Proceeds:	1910	-	-
(+) Subordinated liabilities	1911	-	-
(+) Issuance of own equity instruments	1912	-	-
(+) Disposal of own equity instruments	1913	-	-
(+) Other proceeds related to financing activities	1914	-	-
D) EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS HELD	1920	-	-
E) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A + B + C + D)	1930	-	-
F) CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	1940	-	-
G) CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD (E + F)	1950	-	-

COMPONENTS OF CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD		CURRENT PERIOD XX/XX/XXXX	PREVIOUS PERIOD XX/XX/XXXX
(+) Cash	1955	-	-
(+) Cash equivalent balances at central banks	1960	-	-
(+) Other financial assets	1965	-	-
(-) Less: Bank overdrafts repayable on demand	1970	-	-
TOTAL CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	1980	-	-
<i>Of which: in power of group entities but not available for the group</i>	1990	-	-

IV, SELECTED FINANCIAL INFORMATION

10, B, CONSOLIDATED STATEMENT OF CASH FLOWS (DIRECT METHOD) (ADOPTED IFRS)

Units: Thousand euros

			CURRENT PERIOD XX/XX/XXXX	PREVIOUS PERIOD XX/XX/XXXX
A)	CASH FLOWS FROM OPERATING ACTIVITIES	2000	-	-
(+/-)	Proceeds/(Payments) on operating assets	2001	-	-
(+/-)	Proceeds/(Payments) on operating liabilities	2002	-	-
(+/-)	Income tax recovered/(paid)	2003	-	-
(+/-)	Other proceeds/(payments) from operating activities	2004	-	-
B)	CASH FLOWS FROM INVESTING ACTIVITIES (1 + 2)	2010	-	-
1,	Payments	2020	-	-
(-)	Tangible assets	2021	-	-
(-)	Intangible assets	2022	-	-
(-)	Investments in joint ventures and associates	2023	-	-
(-)	Subsidiaries and other business units	2024	-	-
(-)	Non-current assets and liabilities classified as held for sale	2025	-	-
(-)	Held-to-maturity investments	2026	-	-
(-)	Other payments related to investing activities	2027	-	-
2,	Proceeds:	2030	-	-
(+)	Tangible assets	2031	-	-
(+)	Intangible assets	2032	-	-
(+)	Investments in joint ventures and associates	2033	-	-
(+)	Subsidiaries and other business units	2034	-	-
(+)	Non-current assets and liabilities classified as held for sale	2035	-	-
(+)	Held-to-maturity investments	2036	-	-
(+)	Other proceeds related to investing activities	2037	-	-
C)	CASH FLOWS FROM FINANCING ACTIVITIES (1 + 2)	2040	-	-
1,	Payments	2050	-	-
(-)	Dividends	2051	-	-
(-)	Subordinated liabilities	2052	-	-
(-)	Redemption of own equity instruments	2053	-	-
(-)	Acquisition of own equity instruments	2054	-	-
(-)	Other payments related to financing activities	2055	-	-
2,	Proceeds:	2060	-	-
(+)	Subordinated liabilities	2061	-	-
(+)	Issuance of own equity instruments	2062	-	-
(+)	Disposal of own equity instruments	2063	-	-
(+)	Other proceeds related to financing activities	2064	-	-
D)	EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS HELD	2070	-	-
E)	NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A + B + C + D)	2080	-	-
F)	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	2090	-	-
G)	CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD (E + F)	2100	-	-

COMPONENTS OF CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD

			CURRENT PERIOD XX/XX/XXXX	PREVIOUS PERIOD XX/XX/XXXX
(+)	Cash	2110	-	-
(+)	Cash equivalent balances at central banks	2115	-	-
(+)	Other financial assets	2120	-	-
(-)	Less: Bank overdrafts repayable on demand	2125	-	-
	TOTAL CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	2130	-	-
	<i>Of which: in power of group entities but not available for the group</i>	2140	-	-

IV, SELECTED FINANCIAL INFORMATION

12, DIVIDENDS PAID

		CURRENT PERIOD			PREVIOUS PERIOD		
		% of nominal value	Euros per share (X,XX)	Amount (thousand euros)	% of nominal value	Euros per share (X,XX)	Amount (thousand euros)
Ordinary shares	2158	-	-	-	0.88	0.00	18,551
Other shares (non-voting shares, redeemable shares, etc.)	2159	-	-	-	-	-	-
Total dividends paid	2160	-	-	-	0.88	0.00	18,551
a) Dividends charged to profit and loss	2155	-	-	-	-	-	-
b) Dividends charged to reserves or share premium	2156	-	-	-	0.88	0.00	18,551
c) Dividends in kind	2157	-	-	-	-	-	-

IV, SELECTED FINANCIAL INFORMATION

13, BREAKDOWN OF FINANCIAL INSTRUMENTS BY NATURE AND CATEGORY (1/2)

Units: Thousand euros

FINANCIAL ASSETS: NATURE/CATEGORY		CURRENT PERIOD			
		Financial assets held for trading	Financial assets designated at fair value through profit or loss	Available-for-sale financial assets	Loans and receivables
Derivatives	2470	1,403,041	-	-	-
Equity instruments	2480	11,859	-	193,756	-
Debt securities	2490	427,568	-	16,237,528	731,335
Loans and advances	2500	-	-	-	80,567,083
Central banks	2501	-	-	-	-
Credit institutions	2502	-	-	-	8,168,492
Customers	2503	-	-	-	72,398,591
(INDIVIDUAL) TOTAL	2510	1,842,468	-	16,431,284	81,298,418
Derivatives	2520	-	-	-	-
Equity instruments	2530	-	-	-	-
Debt securities	2540	-	-	-	-
Loans and advances	2550	-	-	-	-
Central banks	2551	-	-	-	-
Credit institutions	2552	-	-	-	-
Customers	2553	-	-	-	-
(CONSOLIDATED) TOTAL	2560	-	-	-	-

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
Derivatives	2570	1,406,517	-	-
Short positions	2580	-	-	-
Deposits	2590	-	-	104,838,114
Central banks	2591	-	-	23,150,363
Credit institutions	2592	-	-	28,765,762
Customers	2593	-	-	52,921,989
Debt securities issued	2600	-	-	11,378,337
Other financial liabilities	2610	-	-	1,021,302
(INDIVIDUAL) TOTAL	2620	1,406,517	-	117,237,753
Derivatives	2630	-	-	-
Short positions	2640	-	-	-
Deposits	2650	-	-	-
Central banks	2651	-	-	-
Credit institutions	2652	-	-	-
Customers	2653	-	-	-
Debt securities issued	2660	-	-	-
Other financial liabilities	2670	-	-	-
(CONSOLIDATED) TOTAL	2680	-	-	-

IV, SELECTED FINANCIAL INFORMATION

13, BREAKDOWN OF FINANCIAL INSTRUMENTS BY NATURE AND CATEGORY (2/2)

Units: Thousand euros

FINANCIAL ASSETS: NATURE/CATEGORY		PREVIOUS PERIOD			
		Financial assets held for trading	Financial assets designated at fair value through profit or loss	Available-for-sale financial assets	Loans and receivables
Derivatives	5470	1,701,253			
Equity instruments	5480	12,181	-	424,280	
Debt securities	5490	422,977	-	13,812,603	754,192
Loans and advances	5500	-	-		98,506,906
Central banks	5501	-	-		-
Credit institutions	5502	-	-		7,634,762
Customers	5503	-	-		90,872,144
(INDIVIDUAL) TOTAL	5510	2,136,411	-	14,236,883	99,261,098
Derivatives	5520	-			
Equity instruments	5530	-	-	-	
Debt securities	5540	-	-	-	-
Loans and advances	5550	-	-		-
Central banks	5551	-	-		-
Credit institutions	5552	-	-		-
Customers	5553	-	-		-
(CONSOLIDATED) TOTAL	5560	-	-	-	-

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
Derivatives	5570	1,677,434		
Short positions	5580	210		
Deposits	5590	-	-	107,353,799
Central banks	5591	-	-	15,987,478
Credit institutions	5592	-	-	19,892,674
Customers	5593	-	-	71,473,647
Debt securities issued	5600	-	-	15,028,322
Other financial liabilities	5610	-	-	887,274
(INDIVIDUAL) TOTAL	5620	1,677,644	-	123,269,395
Derivatives	5630	-		
Short positions	5640	-		
Deposits	5650	-	-	-
Central banks	5651	-	-	-
Credit institutions	5652	-	-	-
Customers	5653	-	-	-
Debt securities issued	5660	-	-	-
Other financial liabilities	5670	-	-	-
(CONSOLIDATED) TOTAL	5680	-	-	-

IV, SELECTED FINANCIAL INFORMATION

14, Segment information

Units: Thousand euros

GEOGRAPHIC AREA		DISTRIBUTION OF INTEREST INCOME BY GEOGRAPHIC AREA			
		INDIVIDUAL		CONSOLIDATED	
		CURRENT PERIOD	PREVIOUS PERIOD	CURRENT PERIOD	PREVIOUS PERIOD
Domestic market	2210	1,123,465	1,366,714	-	-
Exports:	2215	-	-	-	-
a) European Union	2216	-	-	-	-
b) OECD countries	2217	-	-	-	-
c) Other countries	2218	-	-	-	-
TOTAL	2220	1,123,465	1,366,714	-	-

SEGMENTS		Ordinary revenue					
		CONSOLIDATED					
		Ordinary revenue from foreign customers		Ordinary revenue between segments		Total ordinary revenue	
		CURRENT PERIOD	PREVIOUS PERIOD	CURRENT PERIOD	PREVIOUS PERIOD	CURRENT PERIOD	PREVIOUS PERIOD
	2221	-	-	-	-	-	-
	2222	-	-	-	-	-	-
	2223	-	-	-	-	-	-
	2224	-	-	-	-	-	-
	2225	-	-	-	-	-	-
	2226	-	-	-	-	-	-
	2227	-	-	-	-	-	-
	2228	-	-	-	-	-	-
	2229	-	-	-	-	-	-
	2230	-	-	-	-	-	-
(-) Adjustments and elimination of ordinary revenue between segments	2231			-	-	-	-
TOTAL	2235	-	-	-	-	-	-

SEGMENTS		CONSOLIDATED	
		CURRENT PERIOD	PREVIOUS PERIOD
	2250	-	-
	2251	-	-
	2252	-	-
	2253	-	-
	2254	-	-
	2255	-	-
	2256	-	-
	2257	-	-
	2258	-	-
	2259	-	-
Total profit (loss) of segments reported	2260	-	-
(+/-) Unallocated profit (loss)	2261	-	-
(+/-) Elimination of internal profit (loss) (between segments)	2262	-	-
(+/-) Other profit (loss)	2263	-	-
(+/-) Income tax and/or profit (loss) from discontinued activities	2264	-	-
PROFIT (LOSS) BEFORE TAX	2270	-	-

IV, SELECTED FINANCIAL INFORMATION

15, AVERAGE WORKFORCE AND NUMBER OF OFFICES

		INDIVIDUAL		CONSOLIDATED	
		CURRENT PERIOD	PREVIOUS PERIOD	CURRENT PERIOD	PREVIOUS PERIOD
AVERAGE WORKFORCE	2295	9,239	11,806	-	-
Men	2296	5,244	7,285	-	-
Women	2297	3,995	4,521	-	-
				CURRENT PERIOD	PREVIOUS PERIOD
NUMBER OF OFFICES		2298		1,416	1,666
Spain		2299		1,416	1,666
Abroad		2300		-	-

IV, SELECTED FINANCIAL INFORMATION

16, REMUNERATION RECEIVED BY DIRECTORS AND MANAGING DIRECTORS

Credit Institutions except Savings Banks

DIRECTORS:

Type of remuneration:

		Amount (thousand euros)	
		CURRENT PERIOD	PREVIOUS PERIOD
Fixed remuneration	2310	2,222	1,911
Variable remuneration	2311	5,000	398
Attendance fees	2312	-	-
Directors' fees	2313	-	-
Options on shares and/or other financial instruments	2314	-	268
Other	2315	49	5
Total	2320	7,271	2,582

Other benefits:

Advances	2326	-	61
Loans granted	2327	-	752
Pension funds and plans: Contributions	2328	3,406	1,083
Pension funds and plans: Contracted obligations	2329	86,701	77,697
Life insurance premiums	2330	24	11
Guarantees granted to directors	2331	-	-

MANAGING DIRECTORS:

		Amount (thousand euros)	
		CURRENT PERIOD	PREVIOUS PERIOD
Total remuneration paid to managing directors	2325	2,985	2,594

Savings Banks

DIRECTORS:

		Amount (thousand euros)	
		CURRENT PERIOD	PREVIOUS PERIOD
Attendance fees and other remuneration	2332	-	-

CONTROL COMMITTEE:

Attendance fees and other remuneration	2333	-	-
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KEY MANAGING DIRECTORS AND MEMBERS OF THE BOARD OF DIRECTORS IN THEIR CAPACITY AS MANAGING DIRECTORS

		Amount (thousand euros)	
		CURRENT PERIOD	PREVIOUS PERIOD
Salaries and other remuneration	2334	-	-
Obligations relating to pensions or payment of life insurance premiums	2335	-	-

IV, SELECTED FINANCIAL INFORMATION

17, RELATED-PARTY TRANSACTIONS (1/2)

Units: Thousand euros

RELATED-PARTY TRANSACTIONS		CURRENT PERIOD				
		Significant shareholders	Directors and managing directors	Group employees, companies and entities	Other related parties	Total
EXPENSES AND REVENUE						
1) Finance costs	2340	-	-	-	-	-
2) Management and cooperation contracts	2341	-	-	-	-	-
3) R&D transfers and licence agreements	2342	-	-	-	-	-
4) Leases	2343	-	2,968	-	-	2,968
5) Receipt of services	2344	-	-	28,856	-	28,856
6) Purchase of goods (finished or in progress)	2345	-	-	-	-	-
7) Allowance for bad and doubtful debts	2346	-	-	-	-	-
8) Losses on retirement or disposal of assets	2347	-	-	17,747	-	17,747
9) Other expenses	2348	-	-	-	-	-
EXPENSES (1 + 2 + 3 + 4 + 5 + 6 + 7 + 8 + 9)	2350	-	2,968	46,603	-	49,571
10) Finance income	2351	-	-	-	-	-
11) Management and cooperation contracts	2352	-	-	-	-	-
12) R&D transfers and licence agreements	2353	-	-	-	-	-
13) Dividends received	2354	-	-	-	-	-
14) Leases	2355	-	-	35,004	-	35,004
15) Provision of services	2356	-	-	-	-	-
16) Sale of goods (finished or in progress)	2357	-	-	-	-	-
17) Gains on retirement or disposal of assets	2358	-	-	-	-	-
18) Other revenue	2359	-	-	-	-	-
REVENUE (10 + 11 + 12 + 13 + 14 + 15 + 16 + 17 + 18)	2360	-	-	35,004	-	35,004

OTHER TRANSACTIONS:		CURRENT PERIOD				
		Significant shareholders	Directors and managing directors	Group employees, companies and entities	Other related parties	Total
Purchase of property, plant and equipment, intangible assets and other assets	2371	-	-	-	-	-
Financing agreements: loans and capital contributions (lender)	2372	11,219,084	-	-	-	-
Finance lease arrangements (lessor)	2373	-	-	-	-	-
Repayment or cancellation of loans and lease arrangements (lessor)	2377	-	-	-	-	-
Sale of property, plant and equipment, intangible assets and other assets	2374	-	-	-	-	-
Financing agreements: loans and capital contributions (borrower)	2375	-	-	-	-	-
Finance lease arrangements (lessee)	2376	-	-	-	-	-
Repayment or cancellation of loans and lease arrangements (lessee)	2378	-	-	-	-	-
Collateral and guarantees given	2381	-	-	-	-	-
Collateral and guarantees received	2382	-	-	-	-	-
Commitments assumed	2383	-	-	-	-	-
Commitment/Guarantees cancelled	2384	-	-	-	-	-
Dividends and other earnings distributed	2386	-	-	-	-	-
Other transactions	2385	-	-	-	-	-

IV, SELECTED FINANCIAL INFORMATION

17, RELATED-PARTY TRANSACTIONS (2/2)

Units: Thousand euros

RELATED-PARTY TRANSACTIONS		PREVIOUS PERIOD				
		Significant shareholders	Directors and managing directors	Group employees, companies and entities	Other related parties	Total
EXPENSES AND REVENUE						
1) Finance costs	6340	-	-	-	-	-
2) Management and cooperation contracts	6341	-	-	-	-	-
3) R&D transfers and licence agreements	6342	-	-	-	-	-
4) Leases	6343	-	2,917	-	-	2,917
5) Receipt of services	6344	-	-	25,659	-	25,659
6) Purchase of goods (finished or in progress)	6345	-	-	-	-	-
7) Allowance for bad and doubtful debts	6346	-	-	-	-	-
8) Losses on retirement or disposal of assets	6347	-	-	17,759	-	17,759
9) Other expenses	6348	-	-	-	-	-
EXPENSES (1 + 2 + 3 + 4 + 5 + 6 + 7 + 8 + 9)	6350	-	2,917	43,418	-	46,335
10) Finance income	6351	-	-	-	-	-
11) Management and cooperation contracts	6352	-	-	-	-	-
12) R&D transfers and licence agreements	6353	-	-	-	-	-
13) Dividends received	6354	-	-	-	-	-
14) Leases	6355	-	-	38,502	-	38,502
15) Provision of services	6356	-	-	-	-	-
16) Sale of goods (finished or in progress)	6357	-	-	-	-	-
17) Gains on retirement or disposal of assets	6358	-	-	-	-	-
18) Other revenue	6359	-	-	-	-	-
REVENUE (10 + 11 + 12 + 13 + 14 + 15 + 16 + 17 + 18)	6360	-	-	38,502	-	38,502

OTHER TRANSACTIONS:		PREVIOUS PERIOD				
		Significant shareholders	Directors and managing directors	Group employees, companies and entities	Other related parties	Total
Purchase of property, plant and equipment, intangible assets and other assets	6371	-	-	-	-	-
Financing agreements: loans and capital contributions (lender)	6372	-	-	-	-	-
Finance lease arrangements (lessor)	6373	-	-	-	-	-
Repayment or cancellation of loans and lease arrangements (lessor)	6377	-	-	-	-	-
Sale of property, plant and equipment, intangible assets and other assets	6374	-	-	-	-	-
Financing agreements: loans and capital contributions (borrower)	6375	-	-	-	-	-
Finance lease arrangements (lessee)	6376	-	-	-	-	-
Repayment or cancellation of loans and lease arrangements (lessee)	6378	-	-	-	-	-
Collateral and guarantees given	6381	-	-	-	-	-
Collateral and guarantees received	6382	-	-	-	-	-
Commitments assumed	6383	-	-	-	-	-
Commitment/Guarantees cancelled	6384	-	-	-	-	-
Dividends and other earnings distributed	6386	-	-	-	-	-
Other transactions	6385	-	-	-	-	-

IV, SELECTED FINANCIAL INFORMATION

18, SOLVENCY INFORMATION

Units: Percentage

CAPITAL RATIOS		CURRENT PERIOD	PREVIOUS PERIOD
Eligible Common Equity Tier 1 capital (thousand euros) (a)	7010	(1,662,457)	8,222,015
Eligible Additional Tier 1 capital (thousand euros) (b)	7020	-	798,265
Eligible Tier 2 capital (thousand euros) (c)	7040	-	640,894
Risks (thousand euros) (d)	7030	44,895,146	61,276,741
Common Equity Tier 1 capital ratio (CET 1) (A)=(a)/(d)	7110	(3.70)	13.42
Additional Tier 1 capital ratio (AT 1) (B)=(b)/(d)	7120	-	1.30
Tier 1 capital ratio (Tier 1) (A)+(B)	7140	(3.70)	14.72
Tier 2 capital ratio (Tier 2) (C)=(c)/(d)	7130	-	1.05
Total capital ratio (A)+(B)+(C)	7140	(3.70)	15.77

LEVERAGE		CURRENT PERIOD	PREVIOUS PERIOD
Tier 1 capital (thousand euros) (a)	7050	(1,662,457)	9,020,280
Exposure (thousand euros) (b)	7060	121,160,711	132,721,167
Leverage ratio (a)/(b)	7070	(1.37)	6.80

IV, SELECTED FINANCIAL INFORMATION

19, CREDIT QUALITY OF THE PORTFOLIO OF LOANS AND RECEIVABLES

Units: Thousand euros

GROSS AMOUNT		CURRENT PERIOD	PREVIOUS PERIOD
Normal risk	7500	74,313,102	92,204,190
<i>Of which: under special monitoring</i>	7501	-	-
Substandard risk	7502	-	-
Non-performing risk	7503	19,999,745	19,207,482
Total gross amount	7505	94,312,847	111,411,672

IMPAIRMENT LOSSES		CURRENT PERIOD	PREVIOUS PERIOD
Normal risk	7510	1,379,685	2,204,248
<i>Of which: under special monitoring</i>	7511	-	-
Substandard risk	7512	-	-
Non-performing risk	7513	11,634,744	9,946,326
Total asset impairment losses	7515	13,014,429	12,150,574
Impairment loss calculated collectively	7520	9,289,366	7,600,682
Impairment loss calculated individually	7530	3,725,063	4,549,892

CARRYING AMOUNT		CURRENT PERIOD	PREVIOUS PERIOD
Normal risk	7540	72,933,417	89,999,942
<i>Of which: under special monitoring</i>	7541	-	-
Substandard risk	7542	-	-
Non-performing risk	7543	8,365,001	9,261,156
Total carrying amount	7545	81,298,418	99,261,098

GUARANTEES RECEIVED		CURRENT PERIOD	PREVIOUS PERIOD
Value of collateral	7550	41,943,896	45,440,831
<i>Of which: guarantees risks under special monitoring</i>	7551	-	-
<i>Of which: guarantees substandard risks</i>	7552	-	-
<i>Of which: guarantees non-performing risks</i>	7553	8,620,759	8,718,302
Value of other guarantees	7554	14,890,609	15,518,099
<i>Of which: guarantees risks under special monitoring</i>	7555	-	-
<i>Of which: guarantees substandard risks</i>	7556	-	-
<i>Of which: guarantees non-performing risks</i>	7557	1,100,969	1,193,879
Total value of guarantees received	7558	56,834,505	60,958,930

FINANCIAL GUARANTEES GIVEN		CURRENT PERIOD	PREVIOUS PERIOD
Loan commitments given	7560	6,027,916	7,277,838
<i>Of which: classified as non-performing</i>	7561	109,266	74,449
Amount recognised under liabilities in Balance Sheet	7561	-	-
Financial guarantees given	7560	2,189,043	2,334,827
<i>Of which: classified as non-performing</i>	7561	115,409	65,473
Amount recognised under liabilities in Balance Sheet	7561	-	-
Other commitments given	7560	9,116,238	9,234,660
<i>Of which: classified as non-performing</i>	7561	173,080	149,229
Amount recognised under liabilities in Balance Sheet	7561	-	-

IV, SELECTED FINANCIAL INFORMATION

20, Refinancing or restructuring operations (1/2)

Units: Thousand euros

Refinancing and restructuring balances

GROSS AMOUNT		CURRENT PERIOD	PREVIOUS PERIOD
Normal risk	8000	3,224,457	3,854,779
<i>Of which: under special monitoring</i>	8001	-	-
Substandard risk	8002	-	-
Non-performing risk	8003	10,078,779	10,632,186
Total gross amount	8005	13,303,236	14,486,965

IMPAIRMENT LOSSES		CURRENT PERIOD	PREVIOUS PERIOD
Normal risk	8010	69,144	157,220
<i>Of which: under special monitoring</i>	8011	-	-
Substandard risk	8012	-	-
Non-performing risk	8013	4,413,394	4,621,368
Total asset impairment losses	8015	4,482,538	4,778,588
Collective impairment losses	8020	2,132,009	1,904,177
Specific impairment losses	8030	2,350,529	2,874,411

CARRYING AMOUNT		CURRENT PERIOD	PREVIOUS PERIOD
Normal risk	8040	3,155,313	3,697,559
<i>Of which: under special monitoring</i>	8041	-	-
Substandard risk	8042	-	-
Non-performing risk	8043	5,665,385	6,010,818
Total carrying amount	8045	8,820,698	9,708,377
Total carrying amount of financing granted to customers	8046	-	-

GUARANTEES RECEIVED		CURRENT PERIOD	PREVIOUS PERIOD
Value of collateral	8050	6,910,446	7,446,310
<i>Of which: guarantees risks under special monitoring</i>	8051	-	-
<i>Of which: guarantees substandard risks</i>	8052	-	-
<i>Of which: guarantees non-performing risks</i>	8053	4,644,495	4,806,779
Value of other guarantees	8054	1,049,513	1,306,967
<i>Of which: guarantees risks under special monitoring</i>	8055	-	-
<i>Of which: guarantees substandard risks</i>	8056	-	-
<i>Of which: guarantees non-performing risks</i>	8057	572,636	703,090
Total value of guarantees received	8058	7,959,959	8,753,277

Distribution by segment

CARRYING AMOUNT		CURRENT PERIOD	PREVIOUS PERIOD
Credit institutions	8060	-	-
General Governments	8061	5,631	11,174
Other financial corporations and individual entrepreneurs (financial business)	8062	9,812	17,462
Other non-financial corporations and individual entrepreneurs (non-financial business)	8063	7,728,390	8,513,484
<i>Of which: Financing for real estate construction and development (including land)</i>	8064	3,340,535	3,621,520
Other households	8065	1,076,865	1,166,257
Total carrying amount	8066	8,820,698	9,708,377
Financing classified as non-current assets and disposal groups classified as held for sale	8067	-	-

IV, SELECTED FINANCIAL INFORMATION

20, Refinancing or restructuring operations (2/2)

Units: Thousand euros

Reconciliation

CARRYING AMOUNT		CURRENT PERIOD	PREVIOUS PERIOD
Opening balance	8070	9,708,376	12,520,472
(+) Refinancings and restructurings in the period	8071	345,115	1,763,773
Token entry: impact recognised in the profit and loss account for the period	8072	-	-
(-) Debt repayments	8073	(810,298)	(3,588,195)
(-) Foreclosures	8074	(239,719)	(271,269)
(-) Derecognition (reclassification to written-off assets)	8075	-	(17,156)
(+)/(-) Other changes	8076	(182,776)	(1,136,646)
Closing balance	8080	8,820,698	9,270,979

IV, SELECTED FINANCIAL INFORMATION

21, REAL ESTATE EXPOSURE

Units: Thousand euros

Real estate credit risk exposure - Spain

GROSS AMOUNT		CURRENT PERIOD	PREVIOUS PERIOD
Financing for real estate construction and development (including land)	9000	14,476,407	14,312,398
Of which: under special monitoring	9001	-	-
Of which: substandard	9002	-	-
Of which: non-performing	9003	11,406,873	8,903,060
Total gross amount	9005	14,476,407	14,312,398

IMPAIRMENT LOSSES		CURRENT PERIOD	PREVIOUS PERIOD
Financing for real estate construction and development (including land)	9010	8,202,662	4,829,027
Of which: under special monitoring	9011	-	-
Of which: substandard	9012	-	-
Of which: non-performing	9013	8,160,186	4,813,721
Total asset impairment losses	9015	8,202,662	4,829,027

CARRYING AMOUNT		CURRENT PERIOD	PREVIOUS PERIOD
Financing for real estate construction and development (including land)	9020	6,273,745	9,483,371
Of which: under special monitoring	9021	-	-
Of which: substandard	9022	-	-
Of which: non-performing	9023	3,246,687	4,089,339
Total carrying amount	9025	6,273,745	9,483,371
Total carrying amount of financing granted to customers	9030		

GUARANTEES RECEIVED		CURRENT PERIOD	PREVIOUS PERIOD
Value of collateral	9050	8,870,182	7,975,346
Of which: guarantees risks under special monitoring	9051	-	-
Of which: guarantees substandard risks	9052	-	-
Of which: guarantees non-performing risks	9053	5,226,871	4,203,051
Value of other guarantees	9054	637,547	535,832
Of which: guarantees risks under special monitoring	9055	-	-
Of which: guarantees substandard risks	9056	-	-
Of which: guarantees non-performing risks	9057	470,110	342,428
Total value of guarantees received	9058	9,507,729	8,511,178

FINANCIAL GUARANTEES		CURRENT PERIOD	PREVIOUS PERIOD
Financial guarantees given relating to real estate construction and development	9060	76,340	73,603
Amount recognised under liabilities	9061	-	-

Foreclosed assets and assets received as payment for debts - Spain

GROSS AMOUNT		CURRENT PERIOD	PREVIOUS PERIOD
Foreclosed property and property received as payment for debts	9070	5,431,545	5,351,235
Of which: land	9071	1,538,006	1,489,258
Investments in real estate entities	9072	-	287,188
Total gross amount	9075	5,431,545	5,638,423

IMPAIRMENT LOSSES		CURRENT PERIOD	PREVIOUS PERIOD
Foreclosed property and property received as payment for debts	9080	3,454,021	1,830,950
Of which: land	9081	1,322,108	747,069
Investments, real estate entities	9082	-	107,227
Total asset impairment losses	9085	3,454,021	1,938,177

CARRYING AMOUNT		CURRENT PERIOD	PREVIOUS PERIOD
Foreclosed property and property received as payment for debts	9090	1,977,524	3,520,285
Of which: land	9091	215,898	742,189
Investments, real estate entities	9092	-	179,961
Total carrying amount	9095	1,977,524	3,700,246