

**BALANCE SHEET**

Cecabank, S.A (2000)

March 2016

Thousand of euros

ASSETS		TOTAL
<b>1. Cash and balances with central banks</b>	0001	<b>68.724</b>
<b>2. Financial assets held for trading</b>	0014	<b>2.742.422</b>
2.1 Loans and advances to credit institutions	0021	
2.2 Loans and advances to customers	0071	
2.3 Debt instruments	0236	1.107.179
2.4 Equity instruments	0351	150.368
2.5 Trading derivatives	0360	1.484.875
<i>Memorandum item: Loaned or advanced as collateral</i>	0366	313.797
<b>3. Other financial assets at fair value through profit or loss</b>	0015	<b>1.864.850</b>
3.1 Loans and advances to credit institutions	0022	1.763.865
3.2 Loans and advances to customers	0072	100.985
3.3 Debt instruments	0237	
3.4 Equity instruments	0352	
<i>Memorandum item: Loaned or advanced as collateral</i>	0367	170.372
<b>4. Available-for-sale financial assets</b>	0016	<b>4.907.243</b>
4.1 Debt instruments	0238	4.819.829
4.2 Equity instruments	0353	87.414
<i>Memorandum item: Loaned or advanced as collateral</i>	0368	449.904
<b>5. Loans and receivables</b>	0017	<b>1.215.896</b>
5.1 Loans and advances to credit institutions	0024	729.374
5.2 Loans and advances to customers	0074	446.874
5.3 Debt instruments	0239	39.648
<i>Memorandum item: Loaned or advanced as collateral</i>	0369	451
<b>6. Held-to-maturity investments</b>	0018	
<i>Memorandum item: Loaned or advanced as collateral</i>	0370	
<b>7. Changes in the fair value of hedged items in portfolio hedges of interest rate risk</b>	0385	
<b>8. Hedging derivatives</b>	0390	<b>315</b>
<b>9. Non-current assets held for sale</b>	0019	<b>18.403</b>
<b>10. Investments</b>	0420	<b>416</b>
10.1 Associates	0421	
10.2 Jointly controlled entities	0430	
10.3 Subsidiaries	0440	416
<b>11. Insurance contracts linked to pensions</b>	0455	
<b>13. Tangible assets</b>	0465	<b>53.853</b>
13.1 Property, plant and equipment	0521	51.972
13.1.1 For own use	0466	51.972
13.1.2 Leased out under an operating lease	0481	
13.1.3 Assigned to welfare projects	0485	
13.2 Investment property	0475	1.881
<i>Memorandum item: Acquired under a finance lease</i>	0490	
<b>14. Intangible assets</b>	0495	<b>77.295</b>
14.1 Goodwill	0496	
14.2 Other intangible assets	0500	77.295
<b>15. Tax assets</b>	0505	<b>128.401</b>
15.1 Current	0506	6
15.2 Deferred	0507	128.395
<b>16. Other assets</b>	0526	<b>32.266</b>
<b>TOTAL ASSETS</b>	<b>0550</b>	<b>11.110.084</b>

LIABILITIES		TOTAL
<b>1. Financial liabilities held for trading</b>	0565	<b>2.310.068</b>
1.1 Deposits from central banks	0553	
1.2 Deposits from credit institutions	0571	
1.3 Customer deposits	0616	
1.4 Marketable debt securities	0766	
1.5 Trading derivatives	0795	1.501.325
1.6 Short positions	0800	808.743
1.7 Other financial liabilities	0861	
<b>2. Other financial liabilities at fair value through profit or loss</b>	0566	<b>684.736</b>
2.1 Deposits from central banks	0552	
2.2 Deposits from credit institutions	0572	508.662
2.3 Customer deposits	0617	176.074
2.4 Marketable debt securities	0767	
2.5 Subordinated liabilities	0842	
2.6 Other financial liabilities	0862	
<b>3. Financial liabilities at amortised cost</b>	0568	<b>6.774.672</b>
3.1 Deposits from central banks	0554	
3.2 Deposits from credit institutions	0574	1.067.071
3.3 Customer deposits	0619	5.295.713
3.4 Marketable debt securities	0769	
3.5 Subordinated liabilities	0844	
3.6 Other financial liabilities	0865	411.888
<b>4. Changes in the fair value of hedged items in portfolio hedges of interest rate risk</b>	0890	
<b>5. Hedging derivatives</b>	0895	8.350
<b>6. Liabilities associated with non-current assets held for sale</b>	0569	
<b>8. Provisions</b>	0915	<b>203.710</b>
8.1 Provisions for pensions and similar obligations	0916	63.733
8.2 Provisions for taxes and other legal contingencies	0922	
8.3 Provisions for contingent liabilities and commitments	0923	15
8.4 Other provisions	0927	139.962
<b>9. Tax liabilities</b>	0930	<b>46.519</b>
9.1 Current	0931	6.401
9.2 Deferred	0932	40.118
<b>10. Welfare funds (only savings banks and credit co-operatives)</b>	0941	
<b>11. Other liabilities</b>	0956	115.364
<b>12. Other liabilities Capital repayable an demand</b>	0961	
<b>TOTAL LIABILITIES</b>	<b>1000</b>	<b>10.143.419</b>
EQUITY		TOTAL
<b>1. Own funds</b>	1020	<b>898.276</b>
1.1 Endowment fund	1021	112.257
1.1.1 <i>Registered capital</i>	1022	112.257
1.1.2 <i>Less: Uncalled capital</i>	1027	
1.2 Share premium	1030	615.493
1.3 Reserves	1031	154.394
1.4 Other equity instruments	1040	
1.4.1 <i>Equity component of compound financial instruments</i>	1041	
1.4.2 <i>Non-voting equity units and associated funds</i>	1055	
1.4.3 <i>Other equity instruments</i>	1042	
1.5 Less: Treasury shares	1050	
1.6 Profit for the year	1060	16.132
1.7 Less: Dividends and remuneration	1070	
<b>2. Valuation adjustments</b>	1005	<b>68.389</b>
2.1 Available-for-sale financial assets	1006	60.129
2.2 Cash flow hedges	1011	
2.3 Hedges of net investments in foreign operations	1012	
2.4 Exchange differences	1013	
2.5 Non-current assets held for sale	1014	
2.7 Other valuation adjustments	1016	8.260
<b>TOTAL EQUITY</b>	<b>1095</b>	<b>966.665</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1100</b>	<b>11.110.084</b>
PRO-MEMORIA		
<b>1. Contingent liabilities</b>	1101	<b>82.392</b>
<b>2. Contingent commitments</b>	1125	<b>2.151.906</b>