



## CONSOLIDATED BALANCE SHEETS AS OF 31 DECEMBER 2022, 2021 AND 2020

EUR million

EQUITY	Note	2022	2021 <sup>A</sup>	2020 <sup>A</sup>
<b>SHAREHOLDERS' EQUITY</b>	<b>30</b>	<b>124,732</b>	<b>119,649</b>	<b>114,620</b>
<b>CAPITAL</b>	<b>31</b>	<b>8,397</b>	<b>8,670</b>	<b>8,670</b>
Called up paid capital		8,397	8,670	8,670
Unpaid capital which has been called up		—	—	—
<b>SHARE PREMIUM</b>	<b>32</b>	<b>46,273</b>	<b>47,979</b>	<b>52,013</b>
<b>EQUITY INSTRUMENTS ISSUED OTHER THAN CAPITAL</b>	<b>34</b>	<b>688</b>	<b>658</b>	<b>627</b>
Equity component of the compound financial instrument		—	—	—
Other equity instruments issued		688	658	627
<b>OTHER EQUITY</b>	<b>34</b>	<b>175</b>	<b>152</b>	<b>163</b>
<b>ACCUMULATED RETAINED EARNINGS</b>	<b>33</b>	<b>66,702</b>	<b>60,273</b>	<b>65,583</b>
<b>REVALUATION RESERVES</b>	<b>33</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>OTHER RESERVES</b>	<b>33</b>	<b>(5,454)</b>	<b>(4,477)</b>	<b>(3,596)</b>
Reserves or accumulated losses in joint venture investments		1,553	1,572	1,504
Others		(7,007)	(6,049)	(5,100)
<b>(-) OWN SHARES</b>	<b>34</b>	<b>(675)</b>	<b>(894)</b>	<b>(69)</b>
<b>PROFIT OR LOSS ATTRIBUTABLE TO SHAREHOLDERS OF THE PARENT</b>		<b>9,605</b>	<b>8,124</b>	<b>(8,771)</b>
<b>(-) INTERIM DIVIDENDS</b>	<b>4</b>	<b>(979)</b>	<b>(836)</b>	<b>—</b>
<b>OTHER COMPREHENSIVE INCOME OR LOSS</b>	<b>29</b>	<b>(35,628)</b>	<b>(32,719)</b>	<b>(33,144)</b>
Items that will not be reclassified to profit or loss		(4,635)	(4,241)	(5,328)
Items that may be reclassified to profit or loss		(30,993)	(28,478)	(27,816)
<b>NON-CONTROLLING INTEREST</b>	<b>28</b>	<b>8,481</b>	<b>10,123</b>	<b>9,846</b>
Other comprehensive income or loss		(1,856)	(2,104)	(1,800)
Other items		10,337	12,227	11,646
<b>TOTAL EQUITY</b>		<b>97,585</b>	<b>97,053</b>	<b>91,322</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>1,734,659</b>	<b>1,595,835</b>	<b>1,508,250</b>
<b>MEMORANDUM ITEMS: OFF BALANCE SHEET AMOUNTS</b>	<b>35</b>			
Loan commitments granted		274,075	262,737	241,230
Financial guarantees granted		12,856	10,758	12,377
Other commitments granted		92,672	75,733	64,538

A. Presented for comparison purposes only (note 1.d).

The accompanying notes 1 to 54 and appendices are an integral part of the consolidated balance sheet as of 31 December 2022.