

## 25. Other tangible assets

This balance is analysed as follows:

|                                | (Thousands of euros) |                  |
|--------------------------------|----------------------|------------------|
|                                | 2020                 | 2019             |
| Land and buildings             | 466,252              | 479,172          |
| Equipment                      |                      |                  |
| Computer equipment             | 195,307              | 190,756          |
| Security equipment             | 62,470               | 62,838           |
| Interior installations         | 104,385              | 102,087          |
| Machinery                      | 18,196               | 17,864           |
| Furniture                      | 74,397               | 74,065           |
| Motor vehicles                 | 15,311               | 15,686           |
| Other equipment                | 2,760                | 2,787            |
| Right of use                   |                      |                  |
| Real estate                    | 235,573              | 219,624          |
| Vehicles and equipment         | 82                   | 81               |
| Work in progress               | 1,961                | 2,297            |
| Other tangible assets          | 30                   | 30               |
|                                | <u>1,176,724</u>     | <u>1,167,287</u> |
| Accumulated depreciation       |                      |                  |
| Relative to the year (note 9)  | (57,532)             | (56,963)         |
| Relative to the previous years | (752,341)            | (714,554)        |
|                                | <u>(809,873)</u>     | <u>(771,517)</u> |
|                                | <u>366,851</u>       | <u>395,770</u>   |

The balance Right-of-use essentially corresponds to lease agreements on real estate (branches and central buildings) and to a residual number of vehicles, which are amortized according to the term of each lease agreement, as described in the accounting policy 1 H and note 52.

The changes occurred in Other tangible assets, during 2020, are analysed as follows:

|                           | (Thousands of euros) |                          |                            |           |                         |                           |
|---------------------------|----------------------|--------------------------|----------------------------|-----------|-------------------------|---------------------------|
|                           | Initial<br>Balance   | Acquisitions<br>/ Charge | Disposals<br>/ Charged-off | Transfers | Exchange<br>differences | Balance on<br>31 December |
| Real estate               | 479,172              | 9                        | (12,879)                   | (9)       | (41)                    | 466,252                   |
| Equipment:                |                      |                          |                            |           |                         |                           |
| Computer equipment        | 190,756              | 9,344                    | (4,782)                    | –         | (11)                    | 195,307                   |
| Security equipment        | 62,838               | 255                      | (621)                      | –         | (2)                     | 62,470                    |
| Interior installations    | 102,087              | 676                      | (989)                      | 2,612     | (1)                     | 104,385                   |
| Machinery                 | 17,864               | 337                      | (62)                       | 62        | (5)                     | 18,196                    |
| Furniture                 | 74,065               | 805                      | (479)                      | 13        | (7)                     | 74,397                    |
| Motor vehicles            | 15,686               | 1,794                    | (2,161)                    | –         | (8)                     | 15,311                    |
| Other equipment           | 2,787                | 3                        | (30)                       | –         | –                       | 2,760                     |
| Right of use:             |                      |                          |                            |           |                         |                           |
| Real estate               | 219,624              | 18,316                   | (2,385)                    | 109       | (91)                    | 235,573                   |
| Vehicles and equipment    | 81                   | 1                        | –                          | –         | –                       | 82                        |
| Work in progress          | 2,297                | 2,487                    | (37)                       | (2,786)   | –                       | 1,961                     |
| Other tangible assets     | 30                   | –                        | –                          | –         | –                       | 30                        |
|                           | <b>1,167,287</b>     | <b>34,027</b>            | <b>(24,425)</b>            | <b>1</b>  | <b>(166)</b>            | <b>1,176,724</b>          |
| Accumulated depreciation: |                      |                          |                            |           |                         |                           |
| Real estate               | (326,304)            | (8,314)                  | 9,137                      | –         | 28                      | (325,453)                 |
| Equipment:                |                      |                          |                            |           |                         |                           |
| Computer equipment        | (169,359)            | (9,459)                  | 4,349                      | –         | 10                      | (174,459)                 |
| Security equipment        | (58,773)             | (755)                    | 621                        | –         | 1                       | (58,906)                  |
| Interior installations    | (91,185)             | (1,795)                  | 842                        | –         | 1                       | (92,137)                  |
| Machinery                 | (15,884)             | (411)                    | 62                         | –         | 5                       | (16,228)                  |
| Furniture                 | (67,012)             | (1,632)                  | 464                        | –         | 7                       | (68,173)                  |
| Motor vehicles            | (7,810)              | (1,646)                  | 1,827                      | –         | 5                       | (7,624)                   |
| Other equipment           | (2,744)              | (8)                      | 30                         | –         | –                       | (2,722)                   |
| Right of use:             |                      |                          |                            |           |                         |                           |
| Real estate               | (32,380)             | (33,475)                 | 1,758                      | –         | 29                      | (64,068)                  |
| Vehicles and equipment    | (37)                 | (37)                     | –                          | –         | –                       | (74)                      |
| Other tangible assets     | (29)                 | –                        | –                          | –         | –                       | (29)                      |
|                           | <b>(771,517)</b>     | <b>(57,532)</b>          | <b>19,090</b>              | <b>–</b>  | <b>86</b>               | <b>(809,873)</b>          |
|                           | <b>395,770</b>       | <b>(23,505)</b>          | <b>(5,335)</b>             | <b>1</b>  | <b>(80)</b>             | <b>366,851</b>            |

The changes occurred in Other tangible assets, during 2019, are analysed as follows:

(Thousands of euros)

|                           | Balance on 1 January |                                    | Acquisitions<br>/ Charge | Disposals<br>/ Charged-off | Transfers | Exchange<br>differences | Balance on<br>31 December |
|---------------------------|----------------------|------------------------------------|--------------------------|----------------------------|-----------|-------------------------|---------------------------|
|                           | Initial<br>Balance   | IFRS 16<br>adjustment<br>(note 52) |                          |                            |           |                         |                           |
| Real estate               | 494,685              | –                                  | 152                      | (7,723)                    | (7,955)   | 13                      | 479,172                   |
| Equipment:                |                      |                                    |                          |                            |           |                         |                           |
| Computer equipment        | 180,692              | –                                  | 13,901                   | (4,712)                    | 872       | 3                       | 190,756                   |
| Security equipment        | 63,391               | –                                  | 689                      | (1,205)                    | (37)      | –                       | 62,838                    |
| Interior installations    | 100,312              | –                                  | 594                      | (760)                      | 1,941     | –                       | 102,087                   |
| Machinery                 | 17,157               | –                                  | 564                      | (50)                       | 192       | 1                       | 17,864                    |
| Furniture                 | 70,360               | –                                  | 2,476                    | (1,008)                    | 2,235     | 2                       | 74,065                    |
| Motor vehicles            | 14,337               | –                                  | 3,151                    | (1,804)                    | –         | 2                       | 15,686                    |
| Other equipment           | 2,829                | –                                  | –                        | (42)                       | –         | –                       | 2,787                     |
| Right of use:             |                      |                                    |                          |                            |           |                         |                           |
| Real estate               | –                    | 160,578                            | 50,443                   | (5)                        | 8,608     | –                       | 219,624                   |
| Vehicles and equipment    | –                    | 66                                 | 2                        | (6)                        | 19        | –                       | 81                        |
| Work in progress          | 7,908                | –                                  | 4,910                    | (72)                       | (10,449)  | –                       | 2,297                     |
| Other tangible assets     | 29                   | –                                  | –                        | –                          | –         | 1                       | 30                        |
|                           | 951,700              | 160,644                            | 76,882                   | (17,387)                   | (4,574)   | 22                      | 1,167,287                 |
| Accumulated depreciation: |                      |                                    |                          |                            |           |                         |                           |
| Real estate               | (328,545)            | –                                  | (9,012)                  | 7,453                      | 3,807     | (7)                     | (326,304)                 |
| Equipment:                |                      |                                    |                          |                            |           |                         |                           |
| Computer equipment        | (164,080)            | –                                  | (8,966)                  | 4,561                      | (872)     | (2)                     | (169,359)                 |
| Security equipment        | (59,154)             | –                                  | (872)                    | 1,205                      | 48        | –                       | (58,773)                  |
| Interior installations    | (90,150)             | –                                  | (1,525)                  | 743                        | (253)     | –                       | (91,185)                  |
| Machinery                 | (15,504)             | –                                  | (339)                    | 50                         | (90)      | (1)                     | (15,884)                  |
| Furniture                 | (64,203)             | –                                  | (1,585)                  | 1,005                      | (2,228)   | (1)                     | (67,012)                  |
| Motor vehicles            | (7,085)              | –                                  | (2,240)                  | 1,516                      | –         | (1)                     | (7,810)                   |
| Other equipment           | (2,779)              | –                                  | (7)                      | 42                         | –         | –                       | (2,744)                   |
| Right of use:             |                      |                                    |                          |                            |           |                         |                           |
| Real estate               | –                    | –                                  | (32,380)                 | –                          | –         | –                       | (32,380)                  |
| Vehicles and equipment    | –                    | –                                  | (37)                     | –                          | –         | –                       | (37)                      |
| Other tangible assets     | (29)                 | –                                  | –                        | –                          | –         | –                       | (29)                      |
|                           | (731,529)            | –                                  | (56,963)                 | 16,575                     | 412       | (12)                    | (771,517)                 |
|                           | 220,171              | 160,644                            | 19,919                   | (812)                      | (4,162)   | 10                      | 395,770                   |