

# Consolidated balance sheet

in EUR thousand	Notes	Dec 18	Dec 19
<b>Assets</b>			
Cash and cash balances	14	17,549,181	10,693,301
Financial assets held for trading	15, 16	5,584,460	5,759,602
Derivatives	15	3,037,413	2,805,447
Other financial assets held for trading	16	2,547,047	2,954,155
Pledged as collateral	44	162,856	429,799
Non-trading financial assets at fair value through profit or loss	17	3,310,046	3,208,269
Pledged as collateral	44	37,237	38,639
Equity instruments	17	372,297	390,080
Debt securities	17	2,651,166	2,334,757
Loans and advances to customers	17	286,583	483,432
Financial assets at fair value through other comprehensive income	18	9,271,881	9,046,504
Pledged as collateral	44	212,439	603,241
Equity instruments	18	238,876	210,117
Debt securities	18	9,033,005	8,836,388
Financial assets at amortised cost	20	189,106,358	204,162,083
Pledged as collateral	44	959,617	2,141,960
Debt securities	20	26,050,153	26,763,789
Loans and advances to banks	20	19,102,754	23,054,595
Loans and advances to customers	20	143,953,451	154,343,699
Finance lease receivables	21	3,762,767	4,034,425
Hedge accounting derivatives	22	132,411	130,118
Fair value changes of hedged items in portfolio hedge of interest rate risk	47	0	-3,766
Property and equipment	28	2,292,792	2,629,247
Investment properties	28	1,159,330	1,265,916
Intangible assets	29	1,507,082	1,368,320
Investments in associates and joint ventures	25	198,093	162,984
Current tax assets	30	101,315	80,715
Deferred tax assets	30	402,190	477,063
Assets held for sale	31	213,127	268,860
Trade and other receivables	23	1,318,411	1,408,069
Other assets	32	882,387	1,001,137
<b>Total assets</b>		<b>236,791,833</b>	<b>245,692,847</b>

in EUR thousand	Notes	Dec 18	Dec 19
<b>Liabilities and equity</b>			
Financial liabilities held for trading	15, 33	2,508,250	2,421,082
Derivatives	15	2,000,173	2,005,403
Other financial liabilities held for trading	33	508,077	415,679
Financial liabilities at fair value through profit or loss	34	14,121,895	13,494,319
Deposits from customers	34	211,810	264,837
Debt securities issued	34	13,445,678	13,010,530
Other financial liabilities	34	464,407	218,953
Financial liabilities at amortised cost	35	196,862,845	204,143,420
Deposits from banks	35	17,657,544	13,140,590
Deposits from customers	35	162,426,423	173,066,149
Debt securities issued	35	16,292,610	17,360,340
Other financial liabilities		486,268	576,341
Lease liabilities		6	515,068
Hedge accounting derivatives	22	276,968	269,189
Fair value changes of hedged items in portfolio hedge of interest rate risk	47	48	11
Provisions	36	1,704,526	1,918,740
Current tax liabilities	30	99,234	60,586
Deferred tax liabilities	30	22,886	17,905
Liabilities associated with assets held for sale	31	3,310	6,169
Other liabilities	37	2,323,146	2,369,033
<b>Total equity</b>	38	<b>18,868,719</b>	<b>20,477,324</b>
Equity attributable to non-controlling interests	38	4,494,030	4,857,496
Additional equity instruments	38	993,242	1,490,367
Equity attributable to owners of the parent	38	13,381,447	14,129,461
Subscribed capital	38	859,600	859,600
Additional paid-in capital	38	1,476,689	1,477,719
Retained earnings and other reserves	38	11,045,159	11,792,141
<b>Total liabilities and equity</b>		<b>236,791,833</b>	<b>245,692,847</b>