## **Consolidated balance sheet**

in EUR thousand	Notes	Dec 18	Dec 19
Assets			
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 Of the form of the second ball for the first	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 44	3,310,046 37,237	3,208,269 38,639
Pledged as collateral  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  Other assets	23 32	1,318,411 882,387	1,408,069 1,001,137
Total assets	32		
Total assets	32	236,791,833	245,692,847
Total assets in EUR thousand	Notes		
in EUR thousand Liabilities and equity	Notes	236,791,833	245,692,847
in EUR thousand	Notes 15, 33	236,791,833  Dec 18  2,508,250	245,692,847  Dec 19  2,421,082
in EUR thousand Liabilities and equity Financial liabilities held for trading Derivatives	Notes 15, 33 15	236,791,833  Dec 18  2,508,250 2,000,173	245,692,847  Dec 19  2,421,082 2,005,403
in EUR thousand Liabilities and equity Financial liabilities held for trading Derivatives Other financial liabilities held for trading	Notes 15, 33 15 33	236,791,833  Dec 18  2,508,250 2,000,173 508,077	245,692,847  Dec 19  2,421,082 2,005,403 415,679
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities held for trading  Financial liabilities at fair value through profit or loss	15, 33 15 33 34	236,791,833  Dec 18  2,508,250 2,000,173 508,077 14,121,895	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities held for trading  Financial liabilities at fair value through profit or loss  Deposits from customers	15, 33 15 33 34 34	236,791,833  Dec 18  2,508,250 2,000,173 508,077 14,121,895 211,810	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319 264,837
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities held for trading  Financial liabilities at fair value through profit or loss  Deposits from customers  Debt securities issued	15, 33 15 33 34 34 34	236,791,833  Dec 18  2,508,250 2,000,173 508,077 14,121,895 211,810 13,445,678	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319 264,837 13,010,530
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities held for trading  Financial liabilities at fair value through profit or loss  Deposits from customers  Debt securities issued  Other financial liabilities	15, 33 15 33 34 34 34 34	236,791,833  Dec 18  2,508,250 2,000,173 508,077 14,121,895 211,810 13,445,678 464,407	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319 264,837 13,010,530 218,953
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities held for trading  Financial liabilities at fair value through profit or loss  Deposits from customers  Debt securities issued  Other financial liabilities  Financial liabilities at amortised cost	15, 33 15 33 34 34 34 34 34	236,791,833  Dec 18  2,508,250 2,000,173 508,077 14,121,895 211,810 13,445,678 464,407 196,862,845	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319 264,837 13,010,530 218,953 204,143,420
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities held for trading  Financial liabilities at fair value through profit or loss  Deposits from customers  Debt securities issued  Other financial liabilities  Financial liabilities at amortised cost  Deposits from banks	15, 33 15 33 34 34 34 34 35	236,791,833  Dec 18  2,508,250 2,000,173 508,077 14,121,895 211,810 13,445,678 464,407 196,862,845 17,657,544	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319 264,837 13,010,530 218,953 204,143,420 13,140,590
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities held for trading  Financial liabilities at fair value through profit or loss  Deposits from customers  Debt securities issued  Other financial liabilities  Financial liabilities at amortised cost  Deposits from banks  Deposits from customers	Notes  15, 33 15 33 34 34 34 34 35 35	2,508,250 2,508,250 2,000,173 508,077 14,121,895 211,810 13,445,678 464,407 196,862,845 17,657,544 162,426,423	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319 264,837 13,010,530 218,953 204,143,420 13,140,590 173,066,149
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities held for trading  Financial liabilities at fair value through profit or loss  Deposits from customers  Debt securities issued  Other financial liabilities  Financial liabilities at amortised cost  Deposits from banks  Deposits from customers  Debt securities issued	15, 33 15 33 34 34 34 34 35	236,791,833  Dec 18  2,508,250 2,000,173 508,077 14,121,895 211,810 13,445,678 464,407 196,862,845 17,657,544 162,426,423 16,292,610	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319 264,837 13,010,530 218,953 204,143,420 13,140,590 173,066,149 17,360,340
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities held for trading  Financial liabilities at fair value through profit or loss  Deposits from customers  Debt securities issued  Other financial liabilities  Financial liabilities at amortised cost  Deposits from banks  Deposits from customers  Debt securities issued  Other financial liabilities	Notes  15, 33 15 33 34 34 34 34 35 35	2,508,250 2,000,173 508,077 14,121,895 211,810 13,445,678 464,407 196,862,845 17,657,544 162,426,423 16,292,610 486,268	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319 264,837 13,010,530 218,953 204,143,420 13,140,590 173,066,149 17,360,340 576,341
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities held for trading  Financial liabilities at fair value through profit or loss  Deposits from customers  Debt securities issued  Other financial liabilities  Financial liabilities at amortised cost  Deposits from banks  Deposits from customers  Debt securities issued  Other financial liabilities  Lease liabilities	Notes  15, 33	2,508,250 2,000,173 508,077 14,121,895 211,810 13,445,678 464,407 196,862,845 17,657,544 162,426,423 16,292,610 486,268 6	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319 264,837 13,010,530 218,953 204,143,420 13,140,590 173,066,149 17,360,340 576,341 515,068
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities held for trading  Financial liabilities at fair value through profit or loss  Deposits from customers  Debt securities issued  Other financial liabilities  Financial liabilities at amortised cost  Deposits from banks  Deposits from customers  Debt securities issued  Other financial liabilities	Notes  15, 33 15 33 34 34 34 34 35 35	2,508,250 2,000,173 508,077 14,121,895 211,810 13,445,678 464,407 196,862,845 17,657,544 162,426,423 16,292,610 486,268	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319 264,837 13,010,530 218,953 204,143,420 13,140,590 173,066,149 17,360,340 576,341
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities held for trading  Financial liabilities at fair value through profit or loss  Deposits from customers  Debt securities issued  Other financial liabilities  Financial liabilities at amortised cost  Deposits from banks  Deposits from customers  Debt securities issued  Other financial liabilities  Lease liabilities  Hedge accounting derivatives	Notes  15, 33 15 33 34 34 34 34 35 35 35	2,508,250 2,000,173 508,077 14,121,895 211,810 13,445,678 464,407 196,862,845 17,657,544 162,426,423 16,292,610 486,268 6 276,968	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319 264,837 13,010,530 218,953 204,143,420 13,140,590 173,066,149 17,360,340 576,341 515,068 269,189 11
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities held for trading  Financial liabilities at fair value through profit or loss  Deposits from customers  Debt securities issued  Other financial liabilities  Financial liabilities at amortised cost  Deposits from banks  Deposits from customers  Debt securities issued  Other financial liabilities  Lease liabilities  Lease liabilities  Hedge accounting derivatives  Fair value changes of hedged items in portfolio hedge of interest rate risk	Notes  15, 33 15 33 34 34 34 35 35 35 35 35 35	2,508,250 2,000,173 508,077 14,121,895 211,810 13,445,678 464,407 196,862,845 17,657,544 162,426,423 16,292,610 486,268 6 276,968	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319 264,837 13,010,530 218,953 204,143,420 13,140,590 173,066,149 17,360,340 576,341 515,068 269,189
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities held for trading  Financial liabilities at fair value through profit or loss  Deposits from customers  Debt securities issued  Other financial liabilities at amortised cost  Deposits from banks  Deposits from customers  Debt securities issued  Other financial liabilities at amortised cost  Deposits from customers  Debt securities issued  Other financial liabilities  Lease liabilities  Hedge accounting derivatives  Fair value changes of hedged items in portfolio hedge of interest rate risk  Provisions	Notes  15, 33 15 33 34 34 34 35 35 35 35 35 35 35	2,508,250 2,000,173 508,077 14,121,895 211,810 13,445,678 464,407 196,862,845 17,657,544 162,426,423 16,292,610 486,268 6 276,968 48 1,704,526	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319 264,837 13,010,530 218,953 204,143,420 13,140,590 173,066,149 17,360,340 576,341 515,068 269,189 11 1,918,740
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities held for trading  Financial liabilities at fair value through profit or loss  Deposits from customers  Debt securities issued  Other financial liabilities  Financial liabilities at amortised cost  Deposits from banks  Deposits from customers  Debt securities issued  Other financial liabilities  Lease liabilities  Lease liabilities  Fair value changes of hedged items in portfolio hedge of interest rate risk  Provisions  Current tax liabilities	Notes  15, 33 15 33 34 34 34 35 35 35 35 35 35 35 35 35	2,508,250 2,000,173 508,077 14,121,895 211,810 13,445,678 464,407 196,862,845 17,657,544 162,426,423 16,292,610 486,268 6 276,968 48 1,704,526 99,234	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319 264,837 13,010,530 218,953 204,143,420 13,140,590 173,066,149 17,360,340 576,341 515,068 269,189 11 1,918,740 60,586
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities held for trading  Financial liabilities at fair value through profit or loss  Deposits from customers  Debt securities issued  Other financial liabilities at amortised cost  Deposits from banks  Deposits from customers  Debt securities issued  Other financial liabilities  Lease liabilities  Lease liabilities  Hedge accounting derivatives  Fair value changes of hedged items in portfolio hedge of interest rate risk  Provisions  Current tax liabilities  Deferred tax liabilities	Notes  15, 33 15 33 34 34 34 34 35 35 35 35 35 35 35 35 35 35	236,791,833  Dec 18  2,508,250 2,000,173 508,077 14,121,895 211,810 13,445,678 464,407 196,862,845 17,657,544 162,426,423 16,292,610 486,268 6 276,968 48 1,704,526 99,234 22,886	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319 264,837 13,010,530 218,953 204,143,420 13,140,590 173,066,149 17,360,340 576,341 515,068 269,189 11 1,918,740 60,586 17,905
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities held for trading  Financial liabilities at fair value through profit or loss  Deposits from customers  Debt securities issued  Other financial liabilities  Financial liabilities at amortised cost  Deposits from banks  Deposits from customers  Debt securities issued  Other financial liabilities  Lease liabilities  Hedge accounting derivatives  Fair value changes of hedged items in portfolio hedge of interest rate risk  Provisions  Current tax liabilities  Liabilities associated with assets held for sale	Notes  15, 33 15 33 34 34 34 34 35 35 35 35 35 35 35 35 35 35 35 35 35	236,791,833  Dec 18  2,508,250 2,000,173 508,077 14,121,895 211,810 13,445,678 464,407 196,862,845 17,657,544 162,426,423 16,292,610 486,268 6 276,968 48 1,704,526 99,234 22,886 3,310	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319 264,837 13,010,530 218,953 204,143,420 13,140,590 173,066,149 17,360,340 576,341 515,068 269,189 11 1,918,740 60,586 17,905 6,169
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities at fair value through profit or loss  Deposits from customers  Debt securities issued  Other financial liabilities  Financial liabilities at amortised cost  Deposits from banks  Deposits from customers  Debt securities issued  Other financial liabilities at amortised cost  Lease liabilities  Lease liabilities  Hedge accounting derivatives  Fair value changes of hedged items in portfolio hedge of interest rate risk  Provisions  Current tax liabilities  Liabilities associated with assets held for sale  Other liabilities	Notes  15, 33 15 33 34 34 34 34 35 35 35 35 35 35 35 35 35 35 35 37 37	236,791,833  Dec 18  2,508,250 2,000,173 508,077 14,121,895 211,810 13,445,678 464,407 196,862,845 17,657,544 162,426,423 16,292,610 486,268 6 276,968 48 1,704,526 99,234 22,886 3,310 2,323,146	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319 264,837 13,010,530 218,953 204,143,420 13,140,590 173,066,149 17,360,340 576,341 515,068 269,189 11 1,918,740 60,586 17,905 6,169 2,369,033
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities at fair value through profit or loss  Deposits from customers  Debt securities issued  Other financial liabilities  Financial liabilities at amortised cost  Deposits from banks  Deposits from customers  Debt securities issued  Other financial liabilities  Lease liabilities  Fair value changes of hedged items in portfolio hedge of interest rate risk  Provisions  Current tax liabilities  Liabilities  Deferred tax liabilities  Liabilities  Liabilities  Lotal equity	Notes  15, 33 15 33 34 34 34 34 35 35 35 35 35 35 35 35 35 35 35 37 38	236,791,833  Dec 18  2,508,250 2,000,173 508,077 14,121,895 211,810 13,445,678 464,407 196,862,845 17,657,544 162,426,423 16,292,610 486,268 6 276,968 48 1,704,526 99,234 22,886 3,310 2,323,146 18,868,719	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319 264,837 13,010,530 218,953 204,143,420 13,140,590 173,066,149 17,360,340 576,341 515,068 269,189 11 1,918,740 60,586 17,905 6,169 2,369,033 20,477,324
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities held for trading  Financial liabilities at fair value through profit or loss  Deposits from customers  Debt securities issued  Other financial liabilities  Financial liabilities at amortised cost  Deposits from banks  Deposits from customers  Debt securities issued  Other financial liabilities  Lease liabilities  Hedge accounting derivatives  Fair value changes of hedged items in portfolio hedge of interest rate risk  Provisions  Current tax liabilities  Liabilities  Deferred tax liabilities  Liabilities  Liabilities  Cother liabilities  Total equity  Equity attributable to non-controlling interests	Notes  15, 33 15 33 34 34 34 34 34 35 35 35 35 35 35 35 35 35 35 37 38	236,791,833  Dec 18  2,508,250 2,000,173 508,077 14,121,895 211,810 13,445,678 464,407 196,862,845 17,657,544 162,426,423 16,292,610 486,268 6 276,968 48 1,704,526 99,234 22,886 3,310 2,323,146 18,868,719 4,494,030	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319 264,837 13,010,530 218,953 204,143,420 13,140,590 173,066,149 17,360,340 576,341 515,068 269,189 11 1,918,740 60,586 17,905 6,169 2,369,033 20,477,324 4,857,496 1,490,367 14,129,461
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities at fair value through profit or loss  Deposits from customers  Debt securities issued  Other financial liabilities  Financial liabilities at amortised cost  Deposits from banks  Deposits from customers  Debt securities issued  Other financial liabilities at amortised cost  Deposits from banks  Deposits from customers  Debt securities issued  Other financial liabilities  Lease liabilities  Hedge accounting derivatives  Fair value changes of hedged items in portfolio hedge of interest rate risk  Provisions  Current tax liabilities  Deferred tax liabilities  Liabilities  Deferred tax liabilities  Cuther liabilities  Total equity  Equity attributable to non-controlling interests  Additional equity instruments  Equity attributable to owners of the parent  Subscribed capital	Notes  15, 33 15 33 34 34 34 34 35 35 35 35 35 35 35 35 35 35 35 35 35	2,508,250 2,000,173 508,077 14,121,895 211,810 13,445,678 464,407 196,862,845 17,657,544 162,426,423 16,292,610 486,268 6 276,968 48 1,704,526 99,234 22,886 3,310 2,323,146 18,868,719 4,494,030 993,242 13,381,447 859,600	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319 264,837 13,010,530 218,953 204,143,420 13,140,590 173,066,149 17,360,340 576,341 515,068 269,189 11 1,918,740 60,586 17,905 6,169 2,369,033 20,477,324 4,857,496 1,490,367 14,129,461 859,600
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities at fair value through profit or loss  Deposits from customers  Debt securities issued  Other financial liabilities at amortised cost  Deposits from banks  Deposits from banks  Deposits from customers  Debt securities issued  Other financial liabilities  Lease liabilities  Lease liabilities  Lease liabilities  Hedge accounting derivatives  Fair value changes of hedged items in portfolio hedge of interest rate risk  Provisions  Current tax liabilities  Liabilities  Deferred tax liabilities  Liabilities  Total equity  Equity attributable to non-controlling interests  Additional equity instruments  Equity attributable to owners of the parent  Subscribed capital  Additional paid-in capital	Notes  15, 33 15 33 15 33 34 34 34 34 35 35 35 35 35 35 35 35 35 35 35 35 35	2,508,250 2,000,173 508,077 14,121,895 211,810 13,445,678 464,407 196,862,845 17,657,544 162,426,423 16,292,610 486,268 6 276,968 48 1,704,526 99,234 22,886 3,310 2,323,146 18,868,719 4,494,030 993,242 13,381,447 859,600 1,476,689	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319 264,837 13,010,530 218,953 204,143,420 13,140,590 173,066,149 17,360,340 576,341 515,068 269,189 11 1,918,740 60,586 17,905 6,169 2,369,033 20,477,324 4,857,496 1,490,367 14,129,461 859,600 1,477,719
in EUR thousand  Liabilities and equity  Financial liabilities held for trading  Derivatives  Other financial liabilities at fair value through profit or loss  Deposits from customers  Debt securities issued  Other financial liabilities  Financial liabilities at amortised cost  Deposits from banks  Deposits from customers  Debt securities issued  Other financial liabilities at amortised cost  Deposits from banks  Deposits from customers  Debt securities issued  Other financial liabilities  Lease liabilities  Hedge accounting derivatives  Fair value changes of hedged items in portfolio hedge of interest rate risk  Provisions  Current tax liabilities  Deferred tax liabilities  Liabilities  Deferred tax liabilities  Cuther liabilities  Total equity  Equity attributable to non-controlling interests  Additional equity instruments  Equity attributable to owners of the parent  Subscribed capital	Notes  15, 33 15 33 34 34 34 34 35 35 35 35 35 35 35 35 35 35 35 35 35	2,508,250 2,000,173 508,077 14,121,895 211,810 13,445,678 464,407 196,862,845 17,657,544 162,426,423 16,292,610 486,268 6 276,968 48 1,704,526 99,234 22,886 3,310 2,323,146 18,868,719 4,494,030 993,242 13,381,447 859,600	245,692,847  Dec 19  2,421,082 2,005,403 415,679 13,494,319 264,837 13,010,530 218,953 204,143,420 13,140,590 173,066,149 17,360,340 576,341 515,068 269,189 11 1,918,740 60,586 17,905 6,169 2,369,033 20,477,324 4,857,496 1,490,367 14,129,461 859,600