

Consolidated balance sheet

in EUR million	Notes	Dec 19	Dec 20
Assets			
Cash and cash balances	15	10,693.3	35,838.5
Financial assets held for trading	20, 21	5,759.6	6,356.0
Derivatives	20	2,805.4	2,954.4
Other financial assets held for trading	21	2,954.2	3,401.7
Pledged as collateral	29	429.8	68.0
Non-trading financial assets at fair value through profit or loss	22	3,208.3	3,082.8
Pledged as collateral	29	38.6	7.9
Equity instruments	22	390.1	347.3
Debt securities	22	2,334.8	2,048.5
Loans and advances to customers	22	483.4	687.0
Financial assets at fair value through other comprehensive income	25	9,046.5	8,518.8
Pledged as collateral	29	603.2	50.0
Equity instruments	25	210.1	129.8
Debt securities	25	8,836.4	8,389.0
Financial assets at amortised cost	16	204,162.1	210,940.4
Pledged as collateral	29	2,142.0	1,898.5
Debt securities	16	26,763.8	29,578.9
Loans and advances to banks	16	23,054.6	21,466.2
Loans and advances to customers	16	154,343.7	159,895.3
Finance lease receivables	Leases	4,034.4	4,127.1
Hedge accounting derivatives	27	130.1	205.2
Fair value changes of hedged items in portfolio hedge of interest rate risk	27	-3.8	5.3
Property and equipment	38	2,629.2	2,552.1
Investment properties	38	1,265.9	1,280.4
Intangible assets	39	1,368.3	1,358.9
Investments in associates and joint ventures	47	163.0	190.1
Current tax assets	13	80.7	174.7
Deferred tax assets	13	477.1	460.1
Assets held for sale	51	268.9	211.8
Trade and other receivables	18	1,408.1	1,341.0
Other assets	40	1,001.1	750.6
Total assets		245,692.8	277,393.7
Liabilities and equity			
Financial liabilities held for trading	20, 23	2,421.1	2,625.0
Derivatives	20	2,005.4	2,037.5
Other financial liabilities held for trading	23	415.7	587.6
Financial liabilities at fair value through profit or loss	24	13,494.3	12,091.0
Deposits from customers	24	264.8	254.0
Debt securities issued	24	13,010.5	11,656.6
Other financial liabilities	24	219.0	180.4
Financial liabilities at amortised cost	19	204,143.4	235,125.3
Deposits from banks	19	13,140.6	24,771.3
Deposits from customers	19	173,066.1	190,816.4
Debt securities issued	19	17,360.3	19,019.8
Other financial liabilities		576.3	517.7
Lease liabilities	Leases	515.1	559.7
Hedge accounting derivatives	27	269.2	188.7
Fair value changes of hedged items in portfolio hedge of interest rate risk	27	0.0	0.1
Provisions	42	1,918.7	2,081.9
Current tax liabilities	13	60.6	58.5
Deferred tax liabilities	13	17.9	20.0
Liabilities associated with assets held for sale	51	6.2	1.4
Other liabilities	41	2,369.0	2,231.8
Total equity	44	20,477.3	22,410.3
Equity attributable to non-controlling interests	44	4,857.5	5,073.1
Additional equity instruments	44	1,490.4	2,733.0
Equity attributable to owners of the parent	44	14,129.5	14,604.2
Subscribed capital	44	859.6	859.6
Additional paid-in capital	44	1,477.7	1,477.7
Retained earnings and other reserves	44	11,792.1	12,266.9
Total liabilities and equity		245,692.8	277,393.7