

## Consolidated balance sheet

in EUR million	Notes	Dec 20	Dec 21
<b>Assets</b>			
Cash and cash balances	15	35,838.5	45,495.4
Financial assets held for trading	20, 21	6,356.0	6,473.0
Derivatives	20	2,954.4	2,263.4
Other financial assets held for trading	21	3,401.7	4,209.6
Pledged as collateral	29	68.0	372.7
Non-trading financial assets at fair value through profit or loss	22	3,082.8	3,124.4
Pledged as collateral	29	7.9	0.0
Equity instruments	22	347.3	331.9
Debt securities	22	2,048.5	1,974.7
Loans and advances to banks		0.0	9.9
Loans and advances to customers	22	687.0	808.0
Financial assets at fair value through other comprehensive income	25	8,518.8	8,881.2
Pledged as collateral	29	50.0	130.2
Equity instruments	25	129.8	132.4
Debt securities	25	8,389.0	8,748.8
Financial assets at amortised cost	16	210,940.4	229,641.2
Pledged as collateral	29	1,898.5	1,232.4
Debt securities	16	29,578.9	35,550.8
Loans and advances to banks	16	21,466.2	20,991.4
Loans and advances to customers	16	159,895.3	173,099.1
Finance lease receivables	Leases	4,127.1	4,208.5
Hedge accounting derivatives	27	205.2	78.6
Fair value changes of hedged items in portfolio hedge of interest rate risk	27	5.3	-3.9
Property and equipment	38	2,552.1	2,645.2
Investment properties	38	1,280.4	1,344.2
Intangible assets	39	1,358.9	1,362.3
Investments in associates and joint ventures	47	190.1	210.9
Current tax assets	13	174.7	135.1
Deferred tax assets	13	460.1	562.1
Assets held for sale	51	211.8	73.0
Trade and other receivables	18	1,341.0	2,152.5
Other assets	40	750.6	1,044.6
<b>Total assets</b>		<b>277,393.7</b>	<b>307,428.2</b>
<b>Liabilities and equity</b>			
Financial liabilities held for trading	20, 23	2,625.0	2,473.7
Derivatives	20	2,037.5	1,623.8
Other financial liabilities held for trading	23	587.6	849.9
Financial liabilities at fair value through profit or loss	24	12,091.0	10,464.1
Deposits from customers	24	254.0	494.7
Debt securities issued	24	11,656.6	9,778.4
Other financial liabilities	24	180.4	190.9
Financial liabilities at amortised cost	19	235,125.3	265,415.5
Deposits from banks	19	24,771.3	31,885.6
Deposits from customers	19	190,816.4	210,028.7
Debt securities issued	19	19,019.8	22,351.7
Other financial liabilities		517.7	1,149.4
Lease liabilities	Leases	559.7	588.1
Hedge accounting derivatives	27	188.7	309.4
Fair value changes of hedged items in portfolio hedge of interest rate risk	27	0.1	0.0
Provisions	42	2,081.9	1,985.9
Current tax liabilities	13	58.5	143.6
Deferred tax liabilities	13	20.0	18.7
Liabilities associated with assets held for sale	51	1.4	0.0
Other liabilities	41	2,231.8	2,515.9
<b>Total equity</b>	44	<b>22,410.3</b>	<b>23,513.4</b>
Equity attributable to non-controlling interests	44	5,073.1	5,516.0
Additional equity instruments	44	2,733.0	2,236.2
Equity attributable to owners of the parent	44	14,604.2	15,761.2
Subscribed capital	44	859.6	859.6
Additional paid-in capital	44	1,477.7	1,477.7
Retained earnings and other reserves	44	12,266.9	13,423.9
<b>Total liabilities and equity</b>		<b>277,393.7</b>	<b>307,428.2</b>