## **Consolidated balance sheet**

in EUR million	Notes	Dec 20	Dec 21
Assets			
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
Total assets		277,393.7	307,428.2
in EUR million	Notes	Dec 20	Dec 21
Lightitian and aguity			
	<del>.</del>		
Liabilities and equity  Financial liabilities held for trading	20.23	2 625 0	
Financial liabilities held for trading	20, 23	2,625.0 2,037.5	2,473.7
Financial liabilities held for trading  Derivatives	20	2,037.5	2,473.7 1,623.8
Financial liabilities held for trading  Derivatives  Other financial liabilities held for trading	20 23	2,037.5 587.6	2,473.7 1,623.8 849.9
Financial liabilities held for trading  Derivatives  Other financial liabilities held for trading  Financial liabilities at fair value through profit or loss	20 23 24	2,037.5 587.6 12,091.0	2,473.7 1,623.8 849.9 10,464.1
Financial liabilities held for trading  Derivatives  Other financial liabilities held for trading  Financial liabilities at fair value through profit or loss  Deposits from customers	20 23 24 24	2,037.5 587.6 12,091.0 254.0	2,473.7 1,623.8 849.9 10,464.1 494.7
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	20 23 24 24 24	2,037.5 587.6 12,091.0 254.0 11,656.6	2,473.7 1,623.8 849.9 10,464.1 494.7 9,778.4
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	20 23 24 24 24 24	2,037.5 587.6 12,091.0 254.0 11,656.6 180.4	2,473.7 1,623.8 849.9 10,464.1 494.7 9,778.4 190.9
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	20 23 24 24 24 24 24 19	2,037.5 587.6 12,091.0 254.0 11,656.6 180.4 235,125.3	2,473.7 1,623.8 849.9 10,464.1 494.7 9,778.4 190.9 265,415.5
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	20 23 24 24 24 24 24 19	2,037.5 587.6 12,091.0 254.0 11,656.6 180.4 235,125.3 24,771.3	2,473.7 1,623.8 849.9 10,464.1 494.7 9,778.4 190.9 265,415.5 31,885.6
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	20 23 24 24 24 24 24 19 19	2,037.5 587.6 12,091.0 254.0 11,656.6 180.4 235,125.3 24,771.3 190,816.4	2,473.7 1,623.8 849.9 10,464.1 494.7 9,778.4 190.9 265,415.5 31,885.6 210,028.7
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	20 23 24 24 24 24 24 19	2,037.5 587.6 12,091.0 254.0 11,656.6 180.4 235,125.3 24,771.3 190,816.4 19,019.8	2,473.7 1,623.8 849.9 10,464.1 494.7 9,778.4 190.9 265,415.5 31,885.6 210,028.7 22,351.7
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	20 23 24 24 24 24 29 19 19	2,037.5 587.6 12,091.0 254.0 11,656.6 180.4 235,125.3 24,771.3 190,816.4 19,019.8 517.7	2,473.7 1,623.8 849.9 10,464.1 494.7 9,778.4 190.9 265,415.5 31,885.6 210,028.7 22,351.7 1,149.4
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	20 23 24 24 24 24 19 19 19	2,037.5 587.6 12,091.0 254.0 11,656.6 180.4 235,125.3 24,771.3 190,816.4 19,019.8 517.7 559.7	2,473.7 1,623.8 849.9 10,464.1 494.7 9,778.4 190.9 265,415.5 31,885.6 210,028.7 22,351.7 1,149.4 588.1
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 customers  Debt securities issued  Other financial liabilities  Lease liabilities	20 23 24 24 24 24 19 19 19 19	2,037.5 587.6 12,091.0 254.0 11,656.6 180.4 235,125.3 24,771.3 190,816.4 19,019.8 517.7 559.7 188.7	2,473.7 1,623.8 849.9 10,464.1 494.7 9,778.4 190.9 265,415.5 31,885.6 210,028.7 22,351.7 1,149.4 588.1 309.4
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 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	20 23 24 24 24 24 19 19 19 19 27 27	2,037.5 587.6 12,091.0 254.0 11,656.6 180.4 235,125.3 24,771.3 190,816.4 19,019.8 517.7 559.7 188.7 0.1	2,473.7 1,623.8 849.9 10,464.1 494.7 9,778.4 190.9 265,415.5 31,885.6 210,028.7 22,351.7 1,149.4 588.1 309.4 0.0
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	20 23 24 24 24 24 19 19 19 19 27 27	2,037.5 587.6 12,091.0 254.0 11,656.6 180.4 235,125.3 24,771.3 190,816.4 19,019.8 517.7 559.7 188.7 0.1 2,081.9	2,473.7 1,623.8 849.9 10,464.1 494.7 9,778.4 190.9 265,415.5 31,885.6 210,028.7 22,351.7 1,149.4 588.1 309.4 0.0 1,985.9
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	20 23 24 24 24 24 19 19 19 19 25 27 27 42 13	2,037.5 587.6 12,091.0 254.0 11,656.6 180.4 235,125.3 24,771.3 190,816.4 19,019.8 517.7 559.7 188.7 0.1 2,081.9 58.5	2,473.7 1,623.8 849.9 10,464.1 494.7 9,778.4 190.9 265,415.5 31,885.6 210,028.7 22,351.7 1,149.4 588.1 309.4 0.0 1,985.9
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  Provisions  Current tax liabilities  Deferred tax liabilities	20 23 24 24 24 24 19 19 19 19 2 19 42 27 27 42 13	2,037.5 587.6 12,091.0 254.0 11,656.6 180.4 235,125.3 24,771.3 190,816.4 19,019.8 517.7 559.7 188.7 0.1 2,081.9 58.5 20.0	2,473.7 1,623.8 849.9 10,464.1 494.7 9,778.4 190.9 265,415.5 31,885.6 210,028.7 22,351.7 1,149.4 588.1 309.4 0.0 1,985.9 143.6 18.7
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  Provisions  Current tax liabilities  Deferred tax liabilities  Liabilities associated with assets held for sale	20 23 24 24 24 24 19 19 19 19 2 19 19 42 27 27 42 13 13	2,037.5 587.6 12,091.0 254.0 11,656.6 180.4 235,125.3 24,771.3 190,816.4 19,019.8 517.7 559.7 188.7 0.1 2,081.9 58.5 20.0 1.4	2,473.7 1,623.8 849.9 10,464.1 494.7 9,778.4 190.9 265,415.5 31,885.6 210,028.7 22,351.7 1,149.4 588.1 309.4 0.0 1,985.9 143.6 18.7
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  Deferred tax liabilities  Liabilities associated with assets held for sale  Other liabilities	20 23 24 24 24 24 19 19 19 19 19 Leases 27 27 42 13 13 13	2,037.5 587.6 12,091.0 254.0 11,656.6 180.4 235,125.3 24,771.3 190,816.4 19,019.8 517.7 559.7 188.7 0.1 2,081.9 58.5 20.0 1.4 2,231.8	2,473.7 1,623.8 849.9 10,464.1 494.7 9,778.4 190.9 265,415.5 31,885.6 210,028.7 22,351.7 1,149.4 588.1 309.4 0.0 1,985.9 143.6 18.7 0.0 2,515.9
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  Deferred tax liabilities  Liabilities associated with assets held for sale  Other liabilities  Total equity	20 23 24 24 24 24 19 19 19 19 25 Leases 27 27 42 13 13 51 41	2,037.5 587.6 12,091.0 254.0 11,656.6 180.4 235,125.3 24,771.3 190,816.4 19,019.8 517.7 559.7 188.7 0.1 2,081.9 58.5 20.0 1.4 2,231.8 22,410.3	2,473.7 1,623.8 849.9 10,464.1 494.7 9,778.4 190.9 265,415.5 31,885.6 210,028.7 22,351.7 1,149.4 588.1 309.4 0.0 1,985.9 143.6 18.7 0.0 2,515.9 23,513.4
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  Provisions  Current tax liabilities  Deferred tax liabilities  Liabilities associated with assets held for sale  Other liabilities  Total equity  Equity attributable to non-controlling interests	20 23 24 24 24 24 19 19 19 19 27 27 42 13 13 51 41 44 44	2,037.5 587.6 12,091.0 254.0 11,656.6 180.4 235,125.3 24,771.3 190,816.4 19,019.8 517.7 559.7 188.7 0.1 2,081.9 58.5 20.0 1.4 2,231.8 22,410.3 5,073.1	2,473.7 1,623.8 849.9 10,464.1 494.7 9,778.4 190.9 265,415.5 31,885.6 210,028.7 22,351.7 1,149.4 588.1 309.4 0.0 1,985.9 143.6 18.7 0.0 2,515.9 23,513.4 5,516.0
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  Deferred tax liabilities  Liabilities associated with assets held for sale  Other liabilities  Total equity  Equity attributable to non-controlling interests  Additional equity instruments	20 23 24 24 24 24 19 19 19 19 27 27 42 13 13 51 41 44 44 44	2,037.5 587.6 12,091.0 254.0 11,656.6 180.4 235,125.3 24,771.3 190,816.4 19,019.8 517.7 559.7 188.7 0.1 2,081.9 58.5 20.0 1.4 2,231.8 22,410.3 5,073.1 2,733.0	2,473.7 1,623.8 849.9 10,464.1 494.7 9,778.4 190.9 265,415.5 31,885.6 210,028.7 22,351.7 1,149.4 588.1 309.4 0.0 1,985.9 143.6 18.7 0.0 2,515.9 23,513.4 5,516.0 2,236.2
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 customers  Debt securities issued  Other financial liabilities  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 associated with assets held for sale  Other liabilities  Total equity  Equity attributable to non-controlling interests  Additional equity instruments  Equity attributable to owners of the parent	20 23 24 24 24 24 19 19 19 19 27 27 42 13 13 51 41 44 44	2,037.5 587.6 12,091.0 254.0 11,656.6 180.4 235,125.3 24,771.3 190,816.4 19,019.8 517.7 559.7 188.7 0.1 2,081.9 58.5 20.0 1.4 2,231.8 22,410.3 5,073.1 2,733.0 14,604.2	2,473.7 1,623.8 849.9 10,464.1 494.7 9,778.4 190.9 265,415.5 31,885.6 210,028.7 22,351.7 1,149.4 588.1 309.4 0.0 1,985.9 143.6 18.7 0.0 2,515.9 23,513.4 5,516.0 2,236.2
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 customers  Debt securities issued  Other financial liabilities  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  Liabilities  Cother liabilities  Total equity  Equity attributable to non-controlling interests  Additional equity instruments  Equity attributable to owners of the parent  Subscribed capital	20 23 24 24 24 24 29 19 19 19 19 27 27 42 13 13 51 41 44 44 44 44 44	2,037.5 587.6 12,091.0 254.0 11,656.6 180.4 235,125.3 24,771.3 190,816.4 19,019.8 517.7 559.7 188.7 0.1 2,081.9 58.5 20.0 1.4 2,231.8 22,410.3 5,073.1 2,733.0 14,604.2 859.6	2,473.7 1,623.8 849.9 10,464.1 494.7 9,778.4 190.9 265,415.5 31,885.6 210,028.7 22,351.7 1,149.4 588.1 309.4 0.0 1,985.9 143.6 18.7 0.0 2,515.9 23,513.4 5,516.0 2,236.2 15,761.2
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  Provisions  Current tax liabilities  Deferred tax liabilities  Liabilities associated with assets held for sale  Other 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	20 23 24 24 24 24 29 19 19 19 19 19 27 27 42 13 13 51 41 44 44 44 44 44 44	2,037.5 587.6 12,091.0 254.0 11,656.6 180.4 235,125.3 24,771.3 190,816.4 19,019.8 517.7 559.7 188.7 0.1 2,081.9 58.5 20.0 1.4 2,231.8 22,410.3 5,073.1 2,733.0 14,604.2 859.6 1,477.7	2,473.7 1,623.8 849.9 10,464.1 494.7 9,778.4 190.9 265,415.5 31,885.6 210,028.7 22,351.7 1,149.4 588.1 309.4 0.0 1,985.9 143.6 18.7 0.0 2,515.9 23,513.4 5,516.0 2,236.2 15,761.2 859.6 1,477.7
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 customers  Debt securities issued  Other financial liabilities  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  Liabilities  Cother liabilities  Total equity  Equity attributable to non-controlling interests  Additional equity instruments  Equity attributable to owners of the parent  Subscribed capital	20 23 24 24 24 24 29 19 19 19 19 27 27 42 13 13 51 41 44 44 44 44 44	2,037.5 587.6 12,091.0 254.0 11,656.6 180.4 235,125.3 24,771.3 190,816.4 19,019.8 517.7 559.7 188.7 0.1 2,081.9 58.5 20.0 1.4 2,231.8 22,410.3 5,073.1 2,733.0 14,604.2 859.6	2,473.7 1,623.8 849.9 10,464.1 494.7 9,778.4 190.9 265,415.5 31,885.6 210,028.7 22,351.7 1,149.4 588.1 309.4 0.0 1,985.9 143.6 18.7 0.0 2,515.9 23,513.4 5,516.0 2,236.2 15,761.2