

Balance sheet as at June 30, 2020

ASSETS

€ million	(Note)	Jun. 30, 2020	Dec. 31, 2019
Cash and cash equivalents	(20)	75,764	52,545
Loans and advances to banks	(21)	105,968	97,544
Loans and advances to customers	(22)	190,097	186,224
Hedging instruments (positive fair values)	(23)	225	201
Financial assets held for trading	(24)	50,063	44,781
Investments	(25)	59,096	56,927
Investments held by insurance companies	(26)	115,430	113,549
Property, plant and equipment, investment property, and right-of-use assets	(27)	1,545	1,632
Income tax assets		935	1,018
Other assets	(28)	5,483	5,444
Loss allowances	(29)	-2,628	-2,277
Non-current assets and disposal groups classified as held for sale	(30)	237	516
Fair value changes of the hedged items in portfolio hedges of interest-rate risk		1,981	1,368 ¹
Total assets		604,196	559,472

¹ Amount restated (see note 2).

EQUITY AND LIABILITIES

€ million	(Note)	Jun. 30, 2020	Dec. 31, 2019
Deposits from banks	(31)	168,130	141,121
Deposits from customers	(32)	143,403	131,516
Debt certificates issued including bonds	(33)	78,773	85,123
Hedging instruments (negative fair values)	(34)	1,672	1,306
Financial liabilities held for trading	(35)	61,605	51,762
Provisions	(36)	3,658	3,835
Insurance liabilities	(37)	106,296	104,346
Income tax liabilities		1,325	1,069
Other liabilities	(38)	8,777	9,173
Subordinated capital	(39)	2,081	2,187
Liabilities included in disposal groups classified as held for sale	(30)	1	1
Fair value changes of the hedged items in portfolio hedges of interest-rate risk		300	237 ¹
Equity	(40)	28,175	27,796
Shareholders' equity		25,195	24,787
Subscribed capital		4,926	4,926
Capital reserve		5,551	5,551
Retained earnings		10,372	10,047
Reserve from other comprehensive income		1,770	1,694
Additional equity components		2,245	2,245
Unappropriated earnings		331	324
Non-controlling interests		2,980	3,009
Total equity and liabilities		604,196	559,472

¹ Amount restated (see note 2).