

## Balance sheet as at June 30, 2021

### ASSETS

€ million	(Note)	Jun. 30, 2021	Dec. 31, 2020
Cash and cash equivalents	(20)	97,848	68,354
Loans and advances to banks	(21)	102,419	103,020
Loans and advances to customers	(22)	191,583	190,294
Hedging instruments (positive fair values)	(23)	241	161
Financial assets held for trading	(24)	52,776	42,846
Investments	(25)	57,934	60,232
Investments held by insurance companies	(26)	127,239	121,668
Property, plant and equipment, investment property, and right-of-use assets	(27)	1,804	1,744
Income tax assets		808	879
Other assets	(28)	5,954	5,516
Loss allowances	(29)	-2,113	-2,320
Non-current assets and disposal groups classified as held for sale	(30)	27	199
Fair value changes of the hedged items in portfolio hedges of interest-rate risk		1,350	1,980
<b>Total assets</b>		<b>637,870</b>	<b>594,573</b>

### EQUITY AND LIABILITIES

€ million	(Note)	Jun. 30, 2021	Dec. 31, 2020
Deposits from banks	(31)	197,586	177,852
Deposits from customers	(32)	143,090	133,925
Debt certificates issued including bonds	(33)	76,110	70,500
Hedging instruments (negative fair values)	(34)	1,638	2,638
Financial liabilities held for trading	(35)	55,758	50,404
Provisions	(36)	3,749	4,003
Insurance liabilities	(37)	116,662	111,213
Income tax liabilities		1,285	1,229
Other liabilities	(38)	10,037	10,243
Subordinated capital	(39)	3,209	3,090
Liabilities included in disposal groups classified as held for sale	(30)	-	2
Fair value changes of the hedged items in portfolio hedges of interest-rate risk		243	315
Equity	(40)	28,503	29,159
Shareholders' equity		26,701	26,066
Subscribed capital		4,926	4,926
Capital reserve		5,551	5,551
Retained earnings		10,984	10,553
Reserve from other comprehensive income		1,801	2,212
Additional equity components		2,245	2,245
Unappropriated earnings		1,194	579
Non-controlling interests		1,802	3,093
<b>Total equity and liabilities</b>		<b>637,870</b>	<b>594,573</b>