

Balance sheet as at June 30, 2022

ASSETS

€ million	(Note)	Jun. 30, 2022	Dec. 31, 2021
Cash and cash equivalents	(20)	112,948	86,029
Loans and advances to banks	(21)	115,946	107,659
Loans and advances to customers	(22)	203,002	195,665
Hedging instruments (positive fair values)	(23)	948	389
Financial assets held for trading	(24)	60,628	47,321
Investments	(25)	45,448	52,440
Investments held by insurance companies	(26)	111,914	129,119
Property, plant and equipment, investment property, and right-of-use assets	(27)	1,882	1,881
Income tax assets		2,966	1,141
Other assets	(28)	7,300	6,501
Loss allowances	(29)	-1,874	-1,956
Non-current assets and disposal groups classified as held for sale	(30)	43	164
Fair value changes of the hedged items in portfolio hedges of interest-rate risk		-2,495	920
Total assets		658,657	627,273

EQUITY AND LIABILITIES

€ million	(Note)	Jun. 30, 2022	Dec. 31, 2021
Deposits from banks	(31)	202,655	196,562
Deposits from customers	(32)	163,668	138,975
Debt certificates issued including bonds	(33)	90,666	79,652
Hedging instruments (negative fair values)	(34)	550	1,678
Financial liabilities held for trading	(35)	51,695	43,411
Provisions	(36)	3,270	3,992
Insurance liabilities	(37)	107,337	118,863
Income tax liabilities		1,179	1,456
Other liabilities	(38)	10,893	10,797
Subordinated capital	(39)	3,106	3,074
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		-665	150
Equity	(40)	24,304	28,661
Shareholders' equity		23,053	26,860
Subscribed capital		4,926	4,926
Capital reserve		5,551	5,551
Retained earnings		12,545	12,217
Reserve from other comprehensive income		-2,873	1,651
Additional equity components		2,150	2,150
Unappropriated earnings		753	364
Non-controlling interests		1,251	1,801
Total equity and liabilities		658,657	627,273