

Balance sheet as at June 30, 2025

ASSETS

| € million | (Note) | Jun. 30, 2025 | Dec. 31, 2024 |
|--|--------|------------------|------------------|
| Cash and cash equivalents | (18) | 85,061 | 81,790 |
| Loans and advances to banks | (19) | 143,705 | 143,532 |
| Loans and advances to customers | (20) | 208,177 | 208,688 |
| Hedging instruments (positive fair values) | (21) | 788 | 796 |
| Financial assets held for trading | (22) | 29,766 | 30,441 |
| Investments | (23) | 66,998 | 62,049 |
| Investments held by insurance companies | (24) | 122,656 | 122,625 |
| Property, plant and equipment, investment property, and right-of-use assets | (25) | 1,774 | 1,828 |
| Income tax assets | (26) | 4,893 | 4,899 |
| Other assets | (27) | 6,818 | 7,077 |
| Loss allowances | (28) | -2,949 | -2,843 |
| Non-current assets and disposal groups classified as held for sale | (29) | 39 | 68 |
| Fair value changes of the hedged items in portfolio hedges of interest-rate risk | | -1,239 | -1,310 |
| Total assets | | 666,488 | 659,638 |

EQUITY AND LIABILITIES

| € million | (Note) | Jun. 30, 2025 | Dec. 31, 2024 |
|--|--------|------------------|------------------|
| Deposits from banks | (30) | 184,175 | 187,526 |
| Deposits from customers | (31) | 148,814 | 154,103 |
| Debt certificates issued including bonds | (32) | 124,384 | 109,810 |
| Hedging instruments (negative fair values) | (33) | 615 | 659 |
| Financial liabilities held for trading | (34) | 41,471 | 42,234 |
| Provisions | (35) | 2,576 | 2,854 |
| Insurance contract liabilities | (36) | 112,494 | 111,340 |
| Income tax liabilities | (26) | 5,262 | 4,844 |
| Other liabilities | (37) | 8,576 | 9,443 |
| Subordinated capital | (38) | 4,335 | 4,420 |
| Fair value changes of the hedged items in portfolio hedges of interest-rate risk | | -169 | -171 |
| Equity | (39) | 33,954 | 32,578 |
| Shareholders' equity | | 31,803 | 30,542 |
| Subscribed capital | | 4,926 | 4,926 |
| Capital reserve | | 5,551 | 5,551 |
| Retained earnings | | 18,770 | 17,673 |
| Reserve from other comprehensive income | | -738 | -902 |
| Additional equity components | | 3,293 | 3,293 |
| Non-controlling interests | | 2,151 | 2,036 |
| Total equity and liabilities | | 666,488 | 659,638 |