

## Balance sheet as at June 30, 2018

### ASSETS

€ million	(Note)	Jun. 30, 2018	Dec. 31, 2017
Cash and cash equivalents	(23)	69,240	43,910 <sup>1</sup>
Loans and advances to banks	(24)	92,791	89,414 <sup>1</sup>
Loans and advances to customers	(25)	177,601	174,376
Hedging instruments (positive fair values)	(26)	1,131	1,096
Financial assets held for trading	(27)	40,900	38,709
Investments	(28)	49,816	57,486
Investments held by insurance companies	(29)	101,112	96,416
Property, plant and equipment, and investment property	(30)	1,458	1,498
Income tax assets		1,151	1,127
Other assets	(31)	5,074	4,546
Loss allowances	(32)	-2,606	-2,794
Non-current assets and disposal groups classified as held for sale	(33)	120	84
Fair value changes of the hedged items in portfolio hedges of interest-rate risk		446	-274
<b>Total assets</b>		<b>538,234</b>	<b>505,594</b>

<sup>1</sup> Amount restated (see note 2).

### EQUITY AND LIABILITIES

€ million	(Note)	Jun. 30, 2018	Dec. 31, 2017
Deposits from banks	(34)	144,346	136,122
Deposits from customers	(35)	137,598	126,319
Debt certificates issued including bonds	(36)	69,881	67,327
Hedging instruments (negative fair values)	(37)	2,987	2,962
Financial liabilities held for trading	(38)	50,750	44,280
Provisions	(39)	3,153	3,372
Insurance liabilities	(40)	93,823	89,324
Income tax liabilities		969	848
Other liabilities	(41)	7,358	7,523
Subordinated capital	(42)	3,420	3,899
Liabilities included in disposal groups classified as held for sale	(33)	7	-
Fair value changes of the hedged items in portfolio hedges of interest-rate risk		117	113
Equity	(43)	23,825	23,505
Shareholders' equity		21,008	20,690
Subscribed capital		4,926	4,926
Capital reserve		5,551	5,551
Retained earnings		8,139	7,597
Reserve from other comprehensive income		899	1,444
Additional equity components		845	848
Unappropriated earnings		648	324
Non-controlling interests		2,817	2,815
<b>Total equity and liabilities</b>		<b>538,234</b>	<b>505,594</b>