

Balance sheet as at June 30, 2019

ASSETS

€ million	(Note)	Jun. 30, 2019	Dec. 31, 2018
Cash and cash equivalents	(25)	66,270	51,845
Loans and advances to banks	(26)	92,953	91,627
Loans and advances to customers	(27)	181,814	174,549 ¹
Hedging instruments (positive fair values)	(28)	259	883
Financial assets held for trading	(29)	48,134	37,942
Investments	(30)	50,303	48,262
Investments held by insurance companies	(31)	109,335	100,840
Property, plant and equipment, investment property, and right-of-use assets	(32)	1,686	1,423
Income tax assets		1,089	1,457
Other assets	(33)	5,263	4,655
Loss allowances	(34)	-2,335	-2,416 ¹
Non-current assets and disposal groups classified as held for sale	(35)	4,572	7,133
Fair value changes of the hedged items in portfolio hedges of interest-rate risk		1,440	533
Total assets		560,783	518,733

¹ Amount restated (see note 2).

EQUITY AND LIABILITIES

€ million	(Note)	Jun. 30, 2019	Dec. 31, 2018
Deposits from banks	(36)	146,386	142,486
Deposits from customers	(37)	137,130	132,548
Debt certificates issued including bonds	(38)	72,323	63,909
Hedging instruments (negative fair values)	(39)	995	2,516
Financial liabilities held for trading	(40)	61,281	44,979
Provisions	(41)	3,709	3,380
Insurance liabilities	(42)	101,417	93,252
Income tax liabilities		1,221	920
Other liabilities	(43)	8,051	7,919
Subordinated capital	(44)	2,620	2,897
Liabilities included in disposal groups classified as held for sale	(35)	22	281
Fair value changes of the hedged items in portfolio hedges of interest-rate risk		157	134
Equity	(45)	25,471	23,512
Shareholders' equity		22,516	20,775
Subscribed capital		4,926	4,926
Capital reserve		5,551	5,551
Retained earnings		8,384	8,530
Reserve from other comprehensive income		1,891	599
Additional equity components		845	845
Unappropriated earnings		919	324
Non-controlling interests		2,955	2,737
Total equity and liabilities		560,783	518,733