

Balance sheet as at December 31, 2018

ASSETS

€ million	(Note)	Dec. 31, 2018	Dec. 31, 2017
Cash and cash equivalents	(14, 49)	51,845	43,910 ¹
Loans and advances to banks	(15, 50)	91,627	89,414 ¹
Loans and advances to customers	(15, 51)	174,438	174,376
Hedging instruments (positive fair values)	(16, 52)	883	1,096
Financial assets held for trading	(17, 53)	37,942	38,709
Investments	(18, 54)	48,262	57,486
Investments held by insurance companies	(55, 60)	100,840	96,416
Property, plant and equipment, and investment property	(19, 56, 60)	1,423	1,498
Income tax assets	(20, 57)	1,457	1,127
Other assets	(21, 58, 60)	4,655	4,546
Loss allowances	(22, 59)	-2,305	-2,794
Non-current assets and disposal groups classified as held for sale	(23, 61)	7,133	84
Fair value changes of the hedged items in portfolio hedges of interest-rate risk		533	-274
Total assets		518,733	505,594

¹ Amount restated (see note 2).

EQUITY AND LIABILITIES

€ million	(Note)	Dec. 31, 2018	Dec. 31, 2017
Deposits from banks	(24, 62)	142,486	136,122
Deposits from customers	(24, 63)	132,548	126,319
Debt certificates issued including bonds	(25, 64)	63,909	67,327
Hedging instruments (negative fair values)	(16, 65)	2,516	2,962
Financial liabilities held for trading	(17, 66)	44,979	44,280
Provisions	(26, 67)	3,380	3,372
Insurance liabilities	(11, 68)	93,252	89,324
Income tax liabilities	(20, 57)	920	848
Other liabilities	(69)	7,919	7,523
Subordinated capital	(27, 70)	2,897	3,899
Liabilities included in disposal groups classified as held for sale	(23, 61)	281	-
Fair value changes of the hedged items in portfolio hedges of interest-rate risk		134	113
Equity	(71)	23,512	23,505
Shareholders' equity		20,775	20,690
Subscribed capital		4,926	4,926
Capital reserve		5,551	5,551
Retained earnings		8,530	7,597
Reserve from other comprehensive income		599	1,444
Additional equity components		845	848
Unappropriated earnings		324	324
Non-controlling interests		2,737	2,815
Total equity and liabilities		518,733	505,594