

**Balance sheet** as at 30 June 2017

€m	Notes	30 Jun 2017	31 Dec 2016	Change	
<b>Assets</b>					
<b>Cash reserves</b>	[15]	<b>11,868.4</b>	<b>3,687.6</b>	8,180.8	221.8%
<b>Due from banks</b>	[16]	<b>24,294.8</b>	<b>20,653.9</b>	3,640.9	17.6%
(net after provisions for loan losses amounting to)	[18]	(0.3)	(0.2)	0.1	50.0%
<b>Due from customers</b>	[17]	<b>23,434.4</b>	<b>22,840.9</b>	593.5	2.6%
(net after provisions for loan losses amounting to)	[18]	(153.7)	(333.1)	-179.4	-53.9%
<b>Financial assets at fair value</b>	[19]	<b>31,855.7</b>	<b>34,903.2</b>	-3,047.5	-8.7%
(of which deposited as collateral)		(5,376.8)	(5,200.0)	176.8	3.4%
<b>Positive market values from derivative hedging instruments</b>		<b>23.5</b>	<b>28.6</b>	-5.1	-17.8%
<b>Financial investments</b>	[20]	<b>3,848.5</b>	<b>2,968.9</b>	879.6	29.6%
(net after provisions for loan losses amounting to)		(42.0)	(53.8)	-11.8	-21.9%
(of which deposited as collateral)		(1,775.2)	(774.4)	1,000.8	129.2%
<b>Intangible assets</b>	[21]	<b>193.7</b>	<b>198.1</b>	-4.4	-2.2%
<b>Property, plant and equipment</b>	[22]	<b>21.9</b>	<b>17.1</b>	4.8	28.1%
<b>Current income tax assets</b>		<b>172.8</b>	<b>193.6</b>	-20.8	-10.7%
<b>Deferred income tax</b>		<b>137.1</b>	<b>156.1</b>	-19.0	-12.2%
<b>Other assets</b>	[23]	<b>333.0</b>	<b>306.7</b>	26.3	8.6%
<b>Total assets</b>		<b>96,183.8</b>	<b>85,954.7</b>	10,229.1	11.9%
<b>Liabilities</b>					
<b>Due to banks</b>	[24]	<b>19,987.0</b>	<b>17,362.4</b>	2,624.6	15.1%
<b>Due to customers</b>	[25]	<b>28,988.3</b>	<b>23,419.1</b>	5,569.2	23.8%
<b>Securitised liabilities</b>	[26]	<b>13,361.2</b>	<b>11,076.1</b>	2,285.1	20.6%
<b>Financial liabilities at fair value</b>	[27]	<b>26,610.8</b>	<b>26,519.5</b>	91.3	0.3%
<b>Negative market values from derivative hedging instruments</b>		<b>17.8</b>	<b>34.4</b>	-16.6	-48.3%
<b>Provisions</b>	[28]	<b>281.1</b>	<b>358.0</b>	-76.9	-21.5%
<b>Current income tax liabilities</b>		<b>31.6</b>	<b>58.9</b>	-27.3	-46.3%
<b>Deferred income tax liabilities</b>		<b>125.2</b>	<b>123.3</b>	1.9	1.5%
<b>Other liabilities</b>		<b>610.9</b>	<b>745.7</b>	-134.8	-18.1%
<b>Subordinated capital</b>	[29]	<b>927.4</b>	<b>1,118.5</b>	-191.1	-17.1%
<b>Atypical silent capital contributions</b>		<b>52.4</b>	<b>52.4</b>	0.0	0.0%
<b>Equity</b>	[30]	<b>5,190.1</b>	<b>5,086.4</b>	103.7	2.0%
a) Subscribed capital		191.7	191.7	0.0	0.0%
b) Additional capital components		473.6	473.6	0.0	0.0%
c) Capital reserves		190.3	190.3	0.0	0.0%
d) Reserves from retained earnings		4,269.1	4,293.0	-23.9	-0.6%
e) Revaluation reserve		-100.4	-134.7	34.3	25.5%
f) Currency translation reserve		1.6	1.8	-0.2	-11.1%
g) Accumulated profit/loss (consolidated profit)		164.2	70.7	93.5	132.2%
h) Minority interests		0.0	0.0	0.0	n.a.
<b>Total liabilities</b>		<b>96,183.8</b>	<b>85,954.7</b>	10,229.1	11.9%