

## Statement of financial position as at 31 December 2018

| €m  | Notes                  | 31 Dec 2018      | 31 Dec 2017 <sup>1)</sup> | Change    |         |
|---|------------------------|------------------|---------------------------|-----------|---------|
| <b>Assets</b>   |                        |                  |                           |           |         |
| <b>Cash reserves</b>  | [44]                   | <b>15,302.5</b>  | <b>10,039.6</b>           | 5,262.9   | 52.4%   |
| <b>Due from banks</b>   | [17], [45]             | <b>23,972.6</b>  | <b>26,396.4</b>           | -2,423.8  | -9.2%   |
| (net after risk provisions amounting to)                                      | [18], [47]             | (0.2)            | (0.3)                     | -0.1      | -33.3%  |
| <b>Due from customers</b>   | [17], [46]             | <b>24,419.9</b>  | <b>20,650.5</b>           | 3,769.4   | 18.3%   |
| (net after risk provisions amounting to)                                      | [18], [47]             | (84.0)           | (143.5)                   | -59.5     | -41.5%  |
| <b>Financial assets at fair value</b>   | [19], [48]             | <b>25,045.4</b>  | <b>31,985.4</b>           | -6,940.0  | -21.7%  |
| a) Trading portfolio  |                        | 14,669.8         | 12,472.7                  | 2,197.1   | 17.6%   |
| b) Financial assets mandatorily measured at fair value                        |                        | 10,375.6         | N/A                       | N/A       | N/A     |
| c) Financial assets designated at fair value                                  |                        | -                | 19,512.7                  | -19,512.7 | -100.0% |
| (of which deposited as collateral)  | [77]                   | (5,355.7)        | (4,880.4)                 | 475.3     | 9.7%    |
| <b>Positive market values of derivative hedging instruments</b>               | [11], [20], [48]       | <b>13.5</b>      | <b>20.4</b>               | -6.9      | -33.8%  |
| <b>Financial investments</b>  | [21], [50]             | <b>10,795.0</b>  | <b>3,790.7</b>            | 7,004.3   | 184.8%  |
| a) Financial assets measured at amortised cost                                |                        | 5,026.9          | N/A                       | N/A       | N/A     |
| b) Financial assets measured at fair value through other comprehensive income |                        | 5,751.7          | N/A                       | N/A       | N/A     |
| c) Loans and receivables  |                        | N/A              | 875.3                     | N/A       | N/A     |
| d) Available-for-sale financial assets  |                        | N/A              | 48.2                      | N/A       | N/A     |
| e) Held-to-maturity investments   |                        | N/A              | 2,851.2                   | N/A       | N/A     |
| f) Shares in equity-accounted companies                                       |                        | 16.4             | 16.0                      | 0.4       | 2.5%    |
| (net after risk provisions amounting to)                                      | [18], [47]             | (5.9)            | (43.2)                    | -37.3     | -86.3%  |
| (of which deposited as collateral)  | [77]                   | (2,727.7)        | (1,398.5)                 | 1,329.2   | 95.0%   |
| <b>Intangible assets</b>  | [22], [51]             | <b>187.6</b>     | <b>194.7</b>              | -7.1      | -3.6%   |
| <b>Property, plant and equipment</b>  | [23], [52]             | <b>25.6</b>      | <b>27.4</b>               | -1.8      | -6.6%   |
| <b>Current income tax assets</b>  | [25], [53]             | <b>195.2</b>     | <b>186.2</b>              | 9.0       | 4.8%    |
| <b>Deferred income tax assets</b>   | [25], [53]             | <b>202.5</b>     | <b>183.2</b>              | 19.3      | 10.5%   |
| <b>Other assets</b>   | [24], [54]             | <b>283.8</b>     | <b>300.6</b>              | -16.8     | -5.6%   |
| <b>Total assets</b>   |                        | <b>100,443.6</b> | <b>93,775.1</b>           | 6,668.5   | 7.1%    |
| <b>Liabilities</b>  |                        |                  |                           |           |         |
| <b>Due to banks</b>   | [26], [55]             | <b>22,949.8</b>  | <b>19,237.8</b>           | 3,712.0   | 19.3%   |
| <b>Due to customers</b>   | [26], [56]             | <b>25,723.2</b>  | <b>26,660.9</b>           | -937.7    | -3.5%   |
| <b>Securitised liabilities</b>  | [26], [57]             | <b>14,790.7</b>  | <b>14,234.8</b>           | 555.9     | 3.9%    |
| <b>Financial liabilities at fair value</b>                                    | [19], [58]             | <b>29,306.9</b>  | <b>25,982.7</b>           | 3,324.2   | 12.8%   |
| a) Trading portfolio  |                        | 27,827.8         | 23,750.7                  | 4,077.1   | 17.2%   |
| b) Financial liabilities designated at fair value                             |                        | 1,479.1          | 2,232.1                   | -753.0    | -33.7%  |
| <b>Negative market values of derivative hedging instruments</b>               | [11], [20], [59]       | <b>39.3</b>      | <b>12.0</b>               | 27.3      | 227.5%  |
| <b>Provisions</b>   | [27], [28], [60], [61] | <b>348.4</b>     | <b>322.9</b>              | 25.5      | 7.9%    |
| <b>Current income tax liabilities</b>   | [25], [62]             | <b>62.2</b>      | <b>21.7</b>               | 40.5      | 186.6%  |
| <b>Deferred income tax liabilities</b>  | [25], [62]             | <b>33.6</b>      | <b>147.4</b>              | -113.8    | -77.2%  |
| <b>Other liabilities</b>  | [29], [63]             | <b>820.1</b>     | <b>831.1</b>              | -11.0     | -1.3%   |
| <b>Subordinated capital</b>   | [30], [64]             | <b>899.4</b>     | <b>927.1</b>              | -27.7     | -3.0%   |
| <b>Atypical silent capital contributions</b>                                  | [31], [65]             | <b>52.4</b>      | <b>52.4</b>               | -         | 0.0%    |
| <b>Equity</b>   | [32], [66]             | <b>5,417.6</b>   | <b>5,344.3</b>            | 73.3      | 1.4%    |
| a) Subscribed capital   |                        | 191.7            | 191.7                     | -         | 0.0%    |
| b) Additional capital components  |                        | 473.6            | 473.6                     | -         | 0.0%    |
| c) Capital reserve  |                        | 190.3            | 190.3                     | -         | 0.0%    |
| d) Retained earnings  |                        | 4,614.1          | 4,494.1                   | 120.0     | 2.7%    |
| e) Revaluation reserve  |                        | -115.4           | -77.6                     | -37.8     | -48.7%  |
| f) Currency translation reserve   |                        | 0.0              | -0.1                      | 0.1       | 100.0%  |
| g) Accumulated profit/loss (consolidated profit)                              |                        | 63.3             | 72.3                      | -9.0      | -12.4%  |
| h) Minority interest  |                        | -                | -                         | -         | n/a     |
| <b>Total liabilities</b>  |                        | <b>100,443.6</b> | <b>93,775.1</b>           | 6,668.5   | 7.1%    |

<sup>1)</sup> Previous year's figures have been adjusted (see also note [43] "Income taxes").