

Balance sheet as at 31 December 2016

€m	Notes	31 Dec 2016	31 Dec 2015	Change	
Assets					
Cash reserves	[40]	3,687.6	3,608.1	79.5	2.2%
Due from banks	[14], [41]	20,653.9	27,094.0	-6,440.1	-23.8%
(net after provisions for loan losses amounting to)	[15], [43]	(0.2)	(2.4)	-2.2	-91.7%
Due from customers	[14], [42]	22,840.9	22,508.0	332.9	1.5%
(net after provisions for loan losses amounting to)	[15], [43]	(333.1)	(222.0)	111.1	50.0%
Financial assets at fair value	[16], [44]	34,903.2	50,907.8	-16,004.6	-31.4%
(of which deposited as collateral)	[74]	(5,200.0)	(10,642.9)	-5,442.9	-51.1%
Positive market values from derivative hedging instruments	[9], [17], [45]	28.6	109.0	-80.4	-73.8%
Financial investments	[18], [46]	2,968.9	2,944.4	24.5	0.8%
(net after provisions for loan losses amounting to)	[18]	(53.8)	(38.4)	15.4	40.1%
(of which deposited as collateral)	[74]	(774.4)	(785.7)	-11.3	-1.4%
Intangible assets	[19], [47]	198.1	191.2	6.9	3.6%
Property, plant and equipment	[20], [48]	17.1	16.3	0.8	4.9%
Current income tax assets	[22], [49]	193.6	164.0	29.6	18.0%
Deferred income tax	[22], [49]	156.1	57.5	98.6	171.5%
Other assets	[21], [50]	306.7	380.5	-73.8	-19.4%
Total assets		85,954.7	107,980.8	-22,026.1	-20.4%
Liabilities					
Due to banks	[23], [51]	17,362.4	24,084.1	-6,721.7	-27.9%
Due to customers	[23], [52]	23,419.1	29,462.0	-6,042.9	-20.5%
Securitised liabilities	[23], [53]	11,076.1	19,921.8	-8,845.7	-44.4%
Financial liabilities at fair value	[16], [54]	26,519.5	27,114.8	-595.3	-2.2%
Negative market values from derivative hedging instruments	[9], [17], [55]	34.4	36.0	-1.6	-4.4%
Provisions	[15], [24], [25], [43], [56], [57]	358.0	453.9	-95.9	-21.1%
Current income tax liabilities	[22], [58]	58.9	79.7	-20.8	-26.1%
Deferred income tax	[22], [58]	123.3	28.1	95.2	(> 300%)
Other liabilities	[26], [59]	745.7	675.2	70.5	10.4%
Subordinated capital	[27], [60]	1,118.5	1,149.7	-31.2	-2.7%
Atypical silent capital contributions	[28], [61]	52.4	52.4	0.0	0.0%
Equity	[29], [62]	5,086.4	4,923.1	163.3	3.3%
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		4,293.0	4,119.1	173.9	4.2%
e) Revaluation reserve	[7], [9], [17], [18], [22], [46]	-134.7	-135.7	1.0	0.7%
f) Currency translation reserve	[11]	1.8	16.2	-14.4	-88.9%
g) Accumulated profit/loss (consolidated profit)		70.7	67.9	2.8	4.1%
h) Minority interests		0.0	0.0	0.0	n/a
Total liabilities		85,954.7	107,980.8	-22,026.1	-20.4%