

## Statement of financial position as at 31 December 2017

€m	Notes	31 Dec 2017	31 Dec 2016	Change	
<b>Assets</b>					
<b>Cash reserves</b>	[41]	<b>10,039.6</b>	<b>3,687.6</b>	6,352.0	172.3%
<b>Due from banks</b>	[15], [42]	<b>26,396.4</b>	<b>20,653.9</b>	5,742.5	27.8%
(net after provisions for loan losses amounting to)	[16], [44]	(0.3)	(0.2)	0.1	50.0%
<b>Due from customers</b>	[15], [43]	<b>20,650.5</b>	<b>22,840.9</b>	-2,190.4	-9.6%
(net after provisions for loan losses amounting to)	[16], [44]	(143.5)	(333.1)	-189.6	-56.9%
<b>Financial assets at fair value</b>	[17], [45]	<b>31,985.4</b>	<b>34,903.2</b>	-2,917.8	-8.4%
(of which deposited as collateral)	[74]	(4,880.4)	(5,200.0)	-319.6	-6.1%
<b>Positive market values of derivative hedging instruments</b>	[10], [18], [46]	<b>20.4</b>	<b>28.6</b>	-8.2	-28.7%
<b>Financial investments</b>	[19], [47]	<b>3,790.7</b>	<b>2,968.9</b>	821.8	27.7%
(net after provisions for loan losses amounting to)	[19]	(43.2)	(53.8)	-10.6	-19.7%
(of which deposited as collateral)	[74]	(1,398.5)	(774.4)	624.1	80.6%
<b>Intangible assets</b>	[20], [48]	<b>194.7</b>	<b>198.1</b>	-3.4	-1.7%
<b>Property, plant and equipment</b>	[21], [49]	<b>27.4</b>	<b>17.1</b>	10.3	60.2%
<b>Current income tax assets</b>	[23], [50]	<b>186.2</b>	<b>193.6</b>	-7.4	-3.8%
<b>Deferred income tax assets</b>	[23], [50]	<b>148.4</b>	<b>156.1</b>	-7.7	-4.9%
<b>Other assets</b>	[22], [51]	<b>300.6</b>	<b>306.7</b>	-6.1	-2.0%
<b>Total assets</b>		<b>93,740.3</b>	<b>85,954.7</b>	7,785.6	9.1%
<b>Liabilities</b>					
<b>Due to banks</b>	[24], [52]	<b>19,237.8</b>	<b>17,362.4</b>	1,875.4	10.8%
<b>Due to customers</b>	[24], [53]	<b>26,660.9</b>	<b>23,419.1</b>	3,241.8	13.8%
<b>Securitised liabilities</b>	[24], [54]	<b>14,234.8</b>	<b>11,076.1</b>	3,158.7	28.5%
<b>Financial liabilities at fair value</b>	[17], [55]	<b>25,982.7</b>	<b>26,519.5</b>	-536.8	-2.0%
<b>Negative market values of derivative hedging instruments</b>	[10], [18], [56]	<b>12.0</b>	<b>34.4</b>	-22.4	-65.1%
<b>Provisions</b>	[25], [26], [57], [58]	<b>322.9</b>	<b>358.0</b>	-35.1	-9.8%
<b>Current income tax liabilities</b>	[23], [59]	<b>21.7</b>	<b>58.9</b>	-37.2	-63.2%
<b>Deferred income tax liabilities</b>	[23], [59]	<b>147.4</b>	<b>123.3</b>	24.1	19.5%
<b>Other liabilities</b>	[27], [60]	<b>831.1</b>	<b>745.7</b>	85.4	11.5%
<b>Subordinated capital</b>	[28], [61]	<b>927.1</b>	<b>1,118.5</b>	-191.4	-17.1%
<b>Atypical silent capital contributions</b>	[29], [62]	<b>52.4</b>	<b>52.4</b>	0.0	0.0%
<b>Equity</b>	[30], [63]	<b>5,309.5</b>	<b>5,086.4</b>	223.1	4.4%
a) Subscribed capital		191.7	191.7	0.0	0.0%
c) Additional capital components		473.6	473.6	0.0	0.0%
c) Capital reserve		190.3	190.3	0.0	0.0%
d) Reserves from retained earnings		4,462.6	4,293.0	169.6	4.0%
e) Revaluation reserve	[30], [63]	-80.9	-134.7	53.8	39.9%
f) Currency translation reserve	[12]	-0.1	1.8	-1.9	-105.6%
g) Accumulated profit/loss (consolidated profit)		72.3	70.7	1.6	2.3%
h) Minority interests		0.0	0.0	0.0	o.A.
<b>Total liabilities</b>		<b>93,740.3</b>	<b>85,954.7</b>	7,785.6	9.1%