

## Statement of financial position as at 30 June 2019

€m	Notes	30 Jun 2019	31 Dec 2018	Change	
<b>Assets</b>					
<b>Cash reserves</b>	[16]	<b>16,120.3</b>	<b>15,302.5</b>	817.8	5.3%
<b>Due from banks</b>	[17]	<b>25,108.2</b>	<b>23,972.6</b>	1,135.6	4.7%
(net after risk provisions amounting to)	[19]	(0.2)	(0.2)	0.0	0.0%
<b>Due from customers</b>	[18]	<b>25,038.9</b>	<b>24,419.9</b>	619.0	2.5%
(net after risk provisions amounting to)	[19]	(93.2)	(84.0)	9.2	11.0%
<b>Financial assets at fair value</b>	[20]	<b>30,050.0</b>	<b>25,045.4</b>	5,004.6	20.0%
a) Trading portfolio		20,595.1	14,669.8	5,925.3	40.4%
b) Financial assets mandatorily measured at fair value		9,454.9	10,375.6	-920.7	-8.9%
c) Financial assets designated at fair value		-	-	-	n/a
(of which deposited as collateral)		(6,259.1)	(5,355.7)	903.4	16.9%
<b>Positive market values of derivative hedging instruments</b>		<b>6.5</b>	<b>13.5</b>	-7.0	-51.9%
<b>Financial investments</b>	[21]	<b>11,188.5</b>	<b>10,795.0</b>	393.5	3.6%
a) Financial assets measured at amortised cost		5,494.1	5,026.9	467.2	9.3%
b) Financial assets measured at fair value through other comprehensive income		5,678.0	5,751.7	-73.7	-1.3%
c) Shares in at-equity accounted companies		16.4	16.4	0.0	0.0%
(net after risk provisions amounting to)	[19]	(7.5)	(5.9)	1.6	27.1%
(of which deposited as collateral)		(2,864.9)	(2,727.7)	137.2	5.0%
<b>Intangible assets</b>	[22]	<b>184.7</b>	<b>187.6</b>	-2.9	-1.5%
<b>Property, plant and equipment</b>	[23]	<b>197.3</b>	<b>25.6</b>	171.7	(> 300%)
<b>Current income tax assets</b>		<b>203.4</b>	<b>195.2</b>	8.2	4.2%
<b>Deferred income tax assets</b>		<b>284.8</b>	<b>202.5</b>	82.3	40.6%
<b>Other assets</b>		<b>369.6</b>	<b>283.8</b>	85.8	30.2%
<b>Total assets</b>		<b>108,752.2</b>	<b>100,443.6</b>	8,308.6	8.3%
<b>Liabilities</b>					
<b>Due to banks</b>	[24]	<b>26,170.8</b>	<b>22,949.8</b>	3,221.0	14.0%
<b>Due to customers</b>	[25]	<b>26,908.8</b>	<b>25,723.2</b>	1,185.6	4.6%
<b>Securitised liabilities</b>	[26]	<b>16,629.2</b>	<b>14,790.7</b>	1,838.5	12.4%
<b>Financial liabilities at fair value</b>	[27]	<b>31,166.9</b>	<b>29,306.9</b>	1,860.0	6.3%
a) Trading portfolio		30,017.5	27,827.8	2,189.7	7.9%
b) Financial liabilities designated at fair value		1,149.4	1,479.1	-329.7	-22.3%
<b>Negative market values of derivative hedging instruments</b>		<b>47.3</b>	<b>39.3</b>	8.0	20.4%
<b>Provisions</b>	[28]	<b>391.7</b>	<b>348.4</b>	43.3	12.4%
<b>Current income tax liabilities</b>		<b>125.3</b>	<b>62.2</b>	63.1	101.4%
<b>Deferred income tax liabilities</b>		<b>21.6</b>	<b>33.6</b>	-12.0	-35.7%
<b>Other liabilities</b>		<b>894.3</b>	<b>820.1</b>	74.2	9.0%
<b>Subordinated capital</b>		<b>904.3</b>	<b>899.4</b>	4.9	0.5%
<b>Atypical silent capital contributions</b>		<b>52.4</b>	<b>52.4</b>	-	0.0%
<b>Equity</b>	[29]	<b>5,439.6</b>	<b>5,417.6</b>	22.0	0.4%
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		4,579.1	4,614.1	-35.0	-0.8%
e) Revaluation reserve		-147.8	-115.4	-32.4	-28.1%
f) Currency translation reserve		0.0	0.0	0.0	n/a
g) Accumulated profit/loss (consolidated profit)		152.7	63.3	89.4	141.2%
h) Minority interest		-	-	-	n/a
<b>Total liabilities</b>		<b>108,752.2</b>	<b>100,443.6</b>	8,308.6	8.3%