

# Consolidated statement of financial position

as at 31 December

in EUR million	2016	2015	2014
<b>Assets</b>			
Cash and balances with central banks <b>2</b>	18,144	21,458	12,233
Loans and advances to banks <b>3</b>	28,858	29,988	37,119
Financial assets at fair value through profit or loss <b>4</b>			
– trading assets	114,504	131,467	136,959
– non-trading derivatives	2,490	3,347	4,384
– designated as at fair value through profit or loss	5,099	3,234	2,756
Investments <b>5</b>			
– available-for-sale	82,912	87,000	95,402
– held-to-maturity	8,751	7,826	2,239
Loans and advances to customers <sup>1</sup> <b>6</b>	563,660	700,807	703,279
Investments in associates and joint ventures <b>7</b>	1,141	962	953
Property and equipment <b>8</b>	2,002	2,027	2,100
Intangible assets <b>9</b>	1,484	1,567	1,655
Current tax assets	314	322	289
Deferred tax assets <b>36</b>	1,000	814	1,145
Other assets <b>10</b>	14,722	12,261	12,612
Assets held for sale <b>11</b>		2,153	165,532
<b>Total assets</b>	<b>845,081</b>	<b>1,005,233</b>	<b>1,178,657</b>
<b>Liabilities</b>			
Deposits from banks <b>12</b>	31,964	33,813	29,999
Customer deposits <sup>1</sup> <b>13</b>	522,942	664,241	669,672
Financial liabilities at fair value through profit or loss <b>14</b>			
– trading liabilities	83,167	88,807	97,091
– non-trading derivatives	3,541	4,257	6,040
– designated as at fair value through profit or loss	12,266	12,616	13,551
Current tax liabilities	546	590	450
Deferred tax liabilities <b>36</b>	919	643	860
Provisions <b>15</b>	2,028	964	1,017
Other liabilities <b>16</b>	16,852	13,132	13,919
Debt securities in issue <b>17</b>	103,234	121,289	126,352
Subordinated loans <b>18</b>	17,223	16,411	18,158
Liabilities held for sale			142,132
<b>Total liabilities</b>	<b>794,682</b>	<b>956,763</b>	<b>1,119,241</b>
<b>Equity <b>19</b></b>			
Share capital and share premium	16,989	16,982	16,971
Other reserves	5,897	5,759	11,213
Retained earnings	26,907	25,091	23,160
Shareholders' equity (parent)	<b>49,793</b>	<b>47,832</b>	<b>51,344</b>
Non-controlling interests	606	638	8,072
<b>Total equity</b>	<b>50,399</b>	<b>48,470</b>	<b>59,416</b>
<b>Total liabilities and equity</b>	<b>845,081</b>	<b>1,005,233</b>	<b>1,178,657</b>

1 Loans and advances to customers and Customer deposits, as at 31 December 2015 and 2014, are adjusted as a result of a change in accounting policies. Reference is made to Note 1 'Accounting policies' – Changes in accounting policies in 2016.

References relate to the accompanying notes. These form an integral part of the Consolidated annual accounts.

Reference is made to Note 1 'Accounting policies' for information on Changes in presentation of the Consolidated annual accounts and related notes.