Consolidated statement of financial position

As at 31 December

in EUR million	2025	2024
Assets		
Cash and balances with central banks 2	52,889	70,353
Loans and advances to banks 3	21,204	21,769
Financial assets at fair value through profit or loss 4,6		
– Trading assets	55,734	72,906
– Non-trading derivatives	1,657	2,463
– Designated as at fair value through profit or loss	3,448	5,740
– Mandatorily at fair value through profit or loss	72,322	56,481
Financial assets at fair value through other comprehensive income 5,6	56,662	46,389
Securities at amortised cost 6	53,867	50,273
Loans and advances to customers 7	721,779	680,299
Investments in associates and joint ventures 8	1,607	1,679
Property and equipment 9	2,478	2,434
Intangible assets 10	1,510	1,334
Current tax assets	491	599
Deferred tax assets 32	893	1,069
Other assets 11	7,965	6,935
Total assets	**1,054,507**	**1,020,724**

	2025	2024
Liabilities		
Deposits from banks 12	18,521	16,722
Customer deposits 13	724,707	699,725
Financial liabilities at fair value through profit or loss 14		
– Trading liabilities	23,427	35,255
– Non-trading derivatives	1,338	2,101
– Designated as at fair value through profit or loss	55,764	49,539
Current tax liabilities	411	276
Deferred tax liabilities 32	365	287
Provisions 15	913	752
Other liabilities 16	10,755	10,596
Debt securities in issue 17	103,116	94,459
Senior non-preferred debt 18	48,090	49,393
Subordinated loans 19	18,100	17,879
Total liabilities	**1,005,507**	**976,986**
Equity 20		
Share capital and share premium	17,067	17,067
Other reserves	-675	78
Retained earnings	31,352	25,598
Shareholders' equity (parent)	**47,744**	**42,743**
Non-controlling interests	1,255	995
Total equity	**48,999**	**43,738**
Total liabilities and equity	**1,054,507**	**1,020,724**

References relate to the accompanying notes. These are an integral part of the Consolidated financial statements.