

Consolidated statement of financial position

As at 31 December

In EUR million		2024	2023		2024	2023
Assets				Liabilities		
Cash and balances with central banks	2	70,353	90,214	Deposits from banks	12	16,722
Loans and advances to banks	3	21,769	16,708	Customer deposits	13	699,725
Financial assets at fair value through profit or loss	4,6			Financial liabilities at fair value through profit or loss	14	
– Trading assets		72,906	60,240	– Trading liabilities		35,255
– Non-trading derivatives		2,463	2,028	– Non-trading derivatives		2,101
– Designated as at fair value through profit or loss		5,740	5,775	– Designated as at fair value through profit or loss		49,539
– Mandatorily at fair value through profit or loss		56,481	54,983	Current tax liabilities		276
Financial assets at fair value through other comprehensive income	5,6	46,389	41,116	Deferred tax liabilities	31	287
Securities at amortised cost	6	50,273	48,313	Provisions	15	752
Loans and advances to customers	7	680,299	642,453	Other liabilities	16	899
Investments in associates and joint ventures	8	1,679	1,509	Debt securities in issue	17	10,596
Property and equipment	9	2,434	2,399	Senior non-preferred debt	18	94,459
Intangible assets	10	1,334	1,198	Subordinated loans	19	49,393
Current tax assets		599	311	Total liabilities		976,986
Deferred tax assets	31	1,069	1,280			934,501
Other assets	11	6,935	7,109			
				Equity	20	
				Share capital and share premium		17,067
				Other reserves		78
				Retained earnings		25,598
				Shareholders' equity (parent)		42,743
				Non-controlling interests		995
				Total equity		43,738
Total assets		1,020,724	975,636	Total liabilities and equity		975,636

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