



Aufin Bank

**Consolidated Financial Statement
for the Financial year Ended
December 12, 2020**

Key financial data & ratios



in EUR million	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21
Income statement					
in EUR million					
Net interest income	1,229.0	1,167.9	1,192.4	1,185.6	1,172.1
Net fee and commission income	504.2	452.5	491.6	528.5	540.0
Net trading result and gains/losses from financial instruments at FVPL	-119.9	129.2	81.0	109.2	66.4
Operating income	1,663.0	1,808.9	1,814.0	1,869.3	1,828.6
Operating expenses	-1,111.2	-1,003.5	-1,008.5	-1,097.3	-1,103.3
Operating result	551.7	805.4	805.5	771.9	725.3
Impairment result from financial instruments	-61.7	-613.7	-194.7	-424.7	-35.7
Post-provision operating result	490.0	191.8	610.8	347.3	689.6
Other operating result	-127.6	-42.3	-43.8	-64.6	-126.7
Levies on banking activities	-49.9	-33.1	-17.3	-17.4	-33.2
Pre-tax result from continuing operations	361.3	148.8	568.3	289.6	565.1
Taxes on income	-103.0	-37.3	-123.9	-78.3	-124.3
Net result for the period	258.3	111.5	444.4	211.3	440.8
Net result attributable to non-controlling interests	23.0	53.0	101.0	65.2	85.7
Net result attributable to owners of the parent	235.3	58.5	343.3	146.0	355.1
Earnings per share	0.55	0.02	0.81	0.19	0.83
Cash earnings per share	0.56	0.02	0.81	0.20	0.84
Return on equity	6.6%	0.2%	9.6%	2.3%	9.6%
Cash return on equity	6.7%	0.3%	9.6%	2.3%	9.7%
Net interest margin (on average interest-bearing assets)	2.18%	2.04%	2.04%	2.05%	1.99%
Cost/income ratio	66.8%	55.5%	55.6%	58.7%	60.3%
Provisioning ratio (on average gross customer loans)	0.15%	1.48%	0.46%	1.00%	0.08%
Tax rate	28.5%	25.1%	21.8%	27.0%	22.0%

Balance Sheet					
in EUR million	Mar 20	Jun 20	Sep 20	Dec 20	Mar 21
Cash and cash balances	23,031	18,433	27,848	35,839	53,954
Trading, financial assets	46,970	47,667	46,511	46,849	48,381
Loans and receivables to credit institutions	24,264	27,418	25,672	21,466	27,477
Loans and receivables to customers	161,119	163,736	164,514	166,050	167,839
Intangible assets	1,322	1,331	1,331	1,359	1,332
Miscellaneous assets	6,193	6,106	6,107	5,830	5,985
Total assets	262,898	264,692	271,983	277,394	304,969
Financial liabilities held for trading	3,322	2,737	2,845	2,625	2,192
Deposits from banks	20,703	21,984	26,433	24,771	35,288
Deposits from customers	181,691	182,670	184,830	191,070	205,374
Debt securities issued	29,413	29,431	29,675	30,676	32,516
Miscellaneous liabilities	6,716	6,669	6,762	5,840	6,827
Total equity	21,053	21,200	21,438	22,410	22,771
Total liabilities and equity	262,898	264,692	271,983	277,394	304,969
Loan/deposit ratio	88.7%	89.6%	89.0%	86.9%	81.7%
NPL ratio	2.4%	2.4%	2.4%	2.7%	2.6%
NPL coverage ratio (based on AC loans, ex collateral)	80.9%	91.1%	95.5%	88.6%	89.5%
CET1 ratio (phased-in)	13.1%	14.3%	14.2%	14.5%	14.3%
Ratings					
Fitch					
Long-term	A	A	A	A	A
Short-term	F1	F1	F1	F1	F1
Outlook	RWN	RWN	RWN	Negative	Negative
Moody's					
Long-term	A2	A2	A2	A2	A2
Short-term	P-1	P-1	P-1	P-1	P-1
Outlook	Positive	Positive	Positive	Stable	Stable
Standard & Poor's					
Long-term	A	A	A	A	A
Short-term	A-1	A-1	A-1	A-1	A-1
Outlook	Positive	Stable	Stable	Stable	Stable

Consolidated financial statements (Income statement)

in EUR million	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21
Income statement					
Net interest income	1,229.0	1,167.9	1,192.4	1,185.6	1,172.1
Interest income	1,391.7	1,253.5	1,237.7	1,225.0	1,208.0
Other similar income	395.1	364.2	344.6	357.9	339.0
Interest expenses	-231.0	-147.9	-122.1	-120.3	-104.4
Other similar expenses	-326.8	-302.0	-267.8	-277.0	-270.6
Net fee and commission income	504.2	452.5	491.6	528.5	540.0
Fee and commission income	604.6	541.4	587.3	621.2	638.2
Fee and commission expenses	-100.4	-88.9	-95.7	-92.7	-98.2
Dividend income	1.5	13.3	0.9	4.3	4.8
Net trading result	-157.4	138.2	28.2	128.6	9.5
Gains/losses from financial instruments measured at fair value through profit	37.5	-8.9	52.9	-19.4	56.9
Net result from equity method investments	3.3	2.6	4.0	0.5	1.5
Rental income from investment properties & other operating leases	44.8	43.5	44.0	41.3	43.7
Personnel expenses	-630.0	-635.5	-636.7	-618.5	-622.4
Other administrative expenses	-344.8	-238.6	-235.6	-339.9	-345.8
Depreciation and amortisation	-136.5	-129.4	-136.1	-138.9	-135.1
Gains/losses from financial assets and liabilities not measured at fair value th	0.0	0.0	0.0	0.0	0.0
Gains/losses from derecognition of financial assets measured at amortised c	0.4	-0.1	-0.1	6.6	2.5
Other gains/losses from derecognition of financial instruments not measured	-1.7	-0.5	1.4	0.3	-0.3
Gains/losses from reclassification from amortised cost to fair value through p	0.0	0.0	0.0	0.0	0.0
Gains/losses from reclassification from fair value through other comprehensiv	0.0	0.0	0.0	0.0	0.0
Net impairment loss on financial assets	0.0	0.0	0.0	0.0	0.0
Impairment result from financial instruments	-61.7	-613.7	-194.7	-424.7	-35.7
Other operating result	-127.6	-42.3	-43.8	-64.6	-126.7
Levies on banking activities	-49.9	-33.1	-17.3	-17.4	-33.2
Pre-tax result from continuing operations	361.3	148.8	568.3	289.6	565.1
Taxes on income	-103.0	-37.3	-123.9	-78.3	-124.3
Post-tax result from continuing operations	258.3	111.5	444.4	211.3	440.8
Post-tax result from discontinued operations	0.0	0.0	0.0	0.0	0.0
Net result for the period	258.3	111.5	444.4	211.3	440.8
Net result attributable to non-controlling interests	23.0	53.0	101.0	65.2	85.7
Net result attributable to owners of the parent	235.3	58.5	343.3	146.0	355.1

Statement of comprehensive income					
Net result for the period	258.3	111.5	444.4	211.3	440.8
Other comprehensive income	0.0	0.0	0.0	0.0	0.0
Items that may not be reclassified to profit or loss	0.0	0.0	0.0	0.0	0.0
Remeasurement of defined benefit plans	60.2	-55.7	-0.7	-64.8	51.1
Fair value reserve of equity instruments	7.3	-8.9	0.9	6.5	-2.8
Own credit risk reserve	278.4	-44.3	-57.1	-49.4	7.5
Deferred taxes relating to items that may not be reclassified	-37.4	18.3	0.3	8.6	-14.6
Share of other comprehensive income of associates and joint ventures accounted for	0.0	0.0	0.0	0.0	0.0
Total	308.5	-90.7	-56.7	-99.2	41.2
Items that may be reclassified to profit or loss	0.0	0.0	0.0	0.0	0.0
Available for sale reserve (including currency translation)	0.0	0.0	0.0	0.0	0.0
Gain/loss during the period	0.0	0.0	0.0	0.0	0.0
Reclassification adjustments	0.0	0.0	0.0	0.0	0.0
Fair value reserve of debt instruments	-72.4	65.4	20.6	30.7	-62.3
Gain/loss during the period	-73.8	58.9	23.9	25.8	-61.9
Reclassification adjustments	1.0	-0.2	-1.6	-0.5	-0.1
Credit loss allowances	0.3	6.7	-1.7	5.5	-0.3
Cash flow hedge reserve	164.4	20.3	-26.4	-59.1	-66.4
Gain/loss during the period	169.0	24.3	-23.3	-56.5	-63.8
Reclassification adjustments	-4.6	-4.0	-3.0	-2.6	-2.6
Currency reserve	-539.6	132.9	-141.4	209.7	-1.8
Gain/loss during the period	-539.6	132.9	-141.4	209.7	-1.8
Reclassification adjustments	0.0	0.0	0.0	0.0	0.0
Deferred taxes relating to items that may be reclassified	-15.7	-18.9	-0.5	6.6	27.1
Gain/loss during the period	-16.6	-19.9	-1.5	5.8	26.4
Reclassification adjustments	0.9	1.0	1.1	0.7	0.6
Share of other comprehensive income of associates and joint ventures accounted for	-0.1	0.0	0.0	-0.0	-0.0
Total	-463.4	199.7	-147.6	188.0	-103.5
Total other comprehensive income	-154.9	109.0	-204.2	88.8	-62.3
Total comprehensive income	103.4	220.5	240.1	300.1	378.5
Total comprehensive income attributable to non-controlling interests	20.3	42.9	102.0	49.8	93.5
Total comprehensive income attributable to owners of the parent	83.1	177.6	138.1	250.3	285.0

Earnings per share					
Net result attributable to owners of the parent	235.3	58.5	343.3	146.0	355.1
Dividend on AT1 capital	0.0	-51.3	0.0	-63.3	0.0
Net result for the period attributable to owners of the parent	235.3	7.2	343.3	82.7	355.1
Weighted average number of outstanding shares	426,499,141.2	426,284,158.7	426,261,160.4	426,277,866.8	426,246,661.6
Earnings per share	0.6	0.0	0.8	0.2	0.8
Weighted average diluted number of outstanding shares	426,499,141.2	426,284,158.7	426,261,160.4	426,277,866.8	426,246,661.6
Diluted earnings per share	0.55	0.02	0.81	0.19	0.83
Changes in the number of shares and participation	0	0	0	0	0
Number of shares	0	0	0	0	0
Shares outstanding at the beginning of the period	408,127,137	408,127,137	408,127,137	408,127,137	405,470,710
Acquisition of treasury shares	-1,733,352	-4,383,634	-6,472,074	-7,517,744	-1,379,806
Disposal of treasury shares	827,852	1,994,032	3,915,647	4,861,317	1,379,806
Capital increases due to ESOP and MSOP	0	0	0	0	0
Capital increases	0	0	0	0	0
Shares outstanding at the end of the period	407,221,637	405,737,535	405,570,710	405,470,710	405,470,710
Treasury shares	22,578,363	24,062,465	24,229,290	24,329,290	24,329,290
Number of shares issued at the end of the period	429,800,000	429,800,000	429,800,000	429,800,000	429,800,000
Weighted average number of outstanding shares	426,499,141	426,391,650	426,348,153	426,324,725	426,246,662
Dilution due to MSOP/ESOP	0	0	0	0	0
Dilution due to options	0	0	0	0	0
Weighted average diluted number of outstanding shares	426,499,141	426,391,650	426,348,153	426,324,725	426,246,662
Cash flow statement					
Cash and cash equivalents at the beginning of the period	10,693.3	10,693.3	10,693.3	10,693.3	35,838.5
Cash flow from operating activities	12,013.1	7,471.3	17,025.8	24,493.4	18,232.6
Cash flow from investing activities	1.7	-61.3	-135.7	-351.6	-85.6
Cash flow from financing activities	494.3	447.2	444.9	1,126.5	-14.1
Effect of currency translation	-171.8	-117.1	-180.2	-123.0	-17.1
Cash and cash equivalents at the end of period	23,030.6	18,433.3	27,848.1	35,838.5	53,954.3

Net interest income					
Financial assets held to maturity	0.0	0.0	0.0	0.0	0.0
Loans and receivables	0.0	0.0	0.0	0.0	0.0
Financial assets at AC	1,342.5	1,205.5	1,192.5	1,180.9	1,165.3
Financial assets available for sale	0.0	0.0	0.0	0.0	0.0
Financial assets at FVOCI	49.2	48.0	45.2	44.2	42.7
Interest income	0.0	0.0	0.0	0.0	0.0
Non-trading financial assets at FVPL	16.6	15.6	15.2	13.4	13.6
Financial assets HFT	342.0	306.7	275.7	276.2	255.9
Financial assets at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0
Derivatives - hedge accounting, interest rate risk	-14.5	-10.9	-5.5	-2.7	-1.8
Other assets	32.4	28.2	29.6	29.6	28.6
Negative interest from financial liabilities	18.5	24.7	29.6	41.4	42.7
Other similar income	0.0	0.0	0.0	0.0	0.0
Interest and other similar income	1,786.8	1,617.7	1,582.3	1,582.9	1,547.0
Financial liabilities at AC	-231.0	-147.9	-122.1	-120.3	-104.4
Interest expenses	-231.0	-147.9	-122.1	-120.3	-104.4
Financial liabilities at FVPL	-92.9	-84.6	-86.4	-82.8	-75.4
Financial liabilities HFT	-249.7	-230.1	-184.5	-191.1	-182.0
Derivatives - hedge accounting, interest rate risk	36.0	32.4	32.6	41.2	30.9
Other liabilities	-6.6	-9.7	-6.4	-9.2	-5.0
Negative Interest from financial assets	-13.6	-9.9	-23.1	-35.2	-39.0
Other similar expenses	0.0	0.0	0.0	0.0	0.0
Interest and other similar expenses	-557.8	-449.8	-389.9	-397.3	-374.9
Net interest income	1,229.0	1,167.9	1,192.4	1,185.6	1,172.1
Net fee and commission income					
Securities	61.9	47.9	39.9	52.5	73.2
Issues	11.1	6.9	6.8	10.1	12.3
Transfer orders	47.7	38.2	30.3	39.6	55.0
Other	3.1	2.7	2.7	2.8	5.8
Clearing and settlement	0.1	-1.0	-0.5	-0.4	-0.6
Asset management	92.4	81.6	89.5	98.2	105.5
Custody	19.0	19.3	21.4	25.6	21.7
Fiduciary transactions	0.4	-0.2	0.5	0.3	0.4

Payment services	219.1	212.7	237.4	234.2	220.0
Card business	41.6	46.1	49.7	49.1	38.6
Other	177.5	166.6	187.7	185.1	181.4
Customer resources distributed but not managed	56.6	45.0	52.9	65.7	59.7
Collective investment	1.8	3.2	2.7	7.5	3.6
Insurance products	46.5	39.4	44.8	51.5	49.8
Building society brokerage	2.6	-2.7	-0.2	0.0	0.1
Foreign exchange transactions	6.0	5.3	5.8	6.1	5.8
Other	-0.2	-0.2	-0.2	0.7	0.4
Structured finance	-0.0	-0.0	0.2	0.2	0.1
Servicing fees from securitization activities	-0.5	-0.5	-0.5	-0.5	-0.4
Lending business	37.9	35.7	37.7	35.9	39.0
Guarantees given, guarantees received	18.0	17.6	17.8	18.0	18.0
Loan commitments given, loan commitments received	5.3	5.8	6.9	8.5	8.3
Other lending business	14.5	12.3	13.0	9.4	12.6
Other	17.5	12.1	13.1	16.7	21.5
Net fee and commission income	504.2	452.5	491.6	528.5	540.0
Dividend income					
Financial assets HfT	0.2	0.3	0.3	0.2	0.1
Financial assets at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0
Non-trading financial assets at FVPL	0.0	0.0	0.0	0.0	0.0
Financial assets available for sale	0.0	0.0	0.0	0.0	0.0
Financial assets at FVOCI	0.0	0.0	0.0	0.0	0.0
Dividend income	1.5	13.3	0.9	4.3	4.8
Net trading result					
Securities and derivatives trading	-142.0	64.0	-38.7	59.6	-29.5
Foreign exchange transactions	-13.5	72.6	63.2	69.4	43.3
Result from hedge accounting	-1.9	1.6	3.7	-0.4	-4.3
Net trading result	-157.4	138.2	28.2	128.6	9.5

Gains/losses from financial instruments measured at fair value through profit or loss					
Result from measurement/sale of financial assets designated a	-4.6	13.8	3.1	0.8	-2.8
Result from measurement/repurchase of financial liabilities de	129.5	-82.8	27.3	-52.1	66.7
Result from financial assets and liabilities designated at FVPL	0.0	0.0	0.0	0.0	0.0
Result from measurement/sale of financial assets mandatorily	0.0	0.0	0.0	0.0	0.0
Gains/losses from financial instruments measured a	37.5	-8.9	52.9	-19.4	56.9
Rental income from investment properties & other operating leases					
Investment properties	24.6	23.7	24.6	26.3	24.1
Other operating leases	20.2	19.8	19.4	15.0	19.6
Rental income from investment properties & other o	44.8	43.5	44.0	41.3	43.7
General administrative expenses					
Personnel expenses	-630.0	-635.5	-636.7	-618.5	-622.4
Wages and salaries	-481.0	-479.9	-487.4	-478.7	-476.9
Compulsory social security	-119.7	-119.5	-117.4	-109.6	-119.6
Long-term employee provisions	-2.9	-11.7	-8.2	-2.4	-2.4
Other personnel expenses	-26.3	-24.4	-23.8	-27.8	-23.4
Other administrative expenses	-344.8	-238.6	-235.6	-339.9	-345.8
Deposit insurance contribution	-88.3	-3.9	-8.0	-31.9	-107.6
IT expenses	-105.9	-98.3	-99.2	-122.1	-103.3
Expenses for office space	-41.5	-37.6	-36.2	-43.6	-40.6
Office operating expenses	-28.9	-30.4	-27.8	-32.5	-28.0
Advertising/marketing	-36.2	-31.6	-30.9	-56.0	-30.3
Legal and consulting costs	-25.1	-23.7	-23.6	-41.7	-24.2
Sundry administrative expenses	-18.8	-13.1	-9.9	-12.1	-11.7
Depreciation and amortisation	-136.5	-129.4	-136.1	-138.9	-135.1
Software and other intangible assets	-46.4	-42.0	-44.4	-48.8	-48.0
Owner occupied real estate	-38.6	-38.2	-40.2	-37.2	-37.3
Investment properties	-7.1	-7.2	-7.2	-6.8	-6.8
Customer relationships	-2.0	-1.9	-1.9	-1.9	-1.9
Office furniture and equipment and sundry property and equ	-42.5	-40.0	-42.4	-44.2	-41.1
General administrative expenses	-1,111.2	-1,003.5	-1,008.5	-1,097.3	-1,103.3

Gains/losses from financial assets and liabilities not measured at fair value through profit or loss, net					
From sale of financial assets available for sale	0.0	0.0	0.0	0.0	0.0
From sale of financial assets held to maturity	0.0	0.0	0.0	0.0	0.0
From sale of loans and receivables	0.0	0.0	0.0	0.0	0.0
Derecognition of financial liabilities at AC	0.0	0.0	0.0	0.0	0.0
Gains/losses from financial assets and liabilities not	0.0	0.0	0.0	0.0	0.0
Gains/losses from derecognition of financial assets measured at amortised cost					
Gains from sale of financial assets at AC	0.3	2.4	0.5	1.8	0.6
Losses from sale of financial assets at AC	-0.0	-1.8	-1.8	-0.5	-0.1
Gains/losses from derecognition of financial assets	0.3	0.6	-1.3	1.3	0.4
Other gains/losses from derecognition of financial instruments not measured at fair value through profit or loss					
Sale of financial assets at FVOCI	1.3	1.3	-1.1	4.6	-1.0
Sale of financial lease receivables	0.0	-0.0	0.0	0.1	0.0
Derecognition of financial liabilities at AC	-0.6	8.1	9.0	0.8	-0.6
Other gains/losses from derecognition of financial in	0.7	9.4	7.9	5.5	-1.7
Net impairment loss on financial assets					
Financial assets available for sale	0.0	0.0	0.0	0.0	0.0
Loans and receivables	0.0	0.0	0.0	0.0	0.0
Allocation to risk provisions	0.0	0.0	0.0	0.0	0.0
Release of risk provisions	0.0	0.0	0.0	0.0	0.0
Direct write-offs	0.0	0.0	0.0	0.0	0.0
Recoveries recorded directly to the income statement	0.0	0.0	0.0	0.0	0.0
Financial assets held to maturity	0.0	0.0	0.0	0.0	0.0
Net impairment loss on financial assets	0.0	0.0	0.0	0.0	0.0
Impairment result from financial instruments					
Financial assets at FVOCI	0.8	-0.1	-0.1	-4.8	-0.3
Financial assets at AC	-9.2	-10.0	-26.5	-66.8	-21.1
Net allocation to credit loss allowances	-30.5	-42.8	-57.1	-97.4	-83.8
Direct write-offs	-10.0	-5.5	-8.0	-12.2	-3.4
Recoveries recorded directly to the income statement	33.0	38.6	38.6	43.9	65.1
Modification gains or losses	-1.7	-0.3	0.0	-1.0	0.9
Lease receivables	5.2	-1.6	6.1	-2.2	-2.4
Net allocation of provisions for commitments and gu	38.9	18.8	20.6	-8.4	-37.9
Impairment result from financial instruments	35.8	7.1	0.1	-82.1	-61.7

Other operating result					
Allocation to other provisions	-40.6	-42.0	-15.6	-55.7	-22.8
Allocation to provisions for commitments and guara	0.0	0.0	0.0	0.0	0.0
Levies on banking activities	-49.9	-33.1	-17.3	-17.4	-33.2
Banking tax	-37.3	-23.3	-6.4	-6.6	-21.6
Financial transaction tax	-12.6	-9.7	-10.9	-10.8	-11.6
Other taxes	-3.9	-1.7	-2.0	-10.9	-3.8
Recovery and resolution fund contributions	-84.0	-9.8	0.1	0.1	-100.3
Impairment of goodwill	0.0	0.0	0.0	0.0	0.0
Other operating income	17.8	59.5	19.0	39.1	31.0
Release of other provisions	17.8	59.5	19.0	39.1	31.0
Release of provisions for commitments and guarant	0.0	0.0	0.0	0.0	0.0
Result from properties/movables/other intangible as	-4.1	-1.6	7.3	-59.3	1.2
Result from other operating expenses/income	37.1	-13.7	-35.3	39.3	1.2
Other operating result	-127.6	-42.3	-43.8	-64.6	-126.7

Consolidated financial statements(Balance sheet)

in EUR million	Mar 16	Jun 16	Sep 16	Dec 16	Mar 17
Assets					
Cash and cash balances	23,031	18,433	27,848	35,839	53,954
Financial assets held for trading	7,706	6,984	6,764	6,356	6,464
Derivatives	4,034	3,233	3,369	2,954	2,551
Other financial assets held for trading	3,672	3,752	3,394	3,402	3,912
Pledged as collateral	345	271	108	68	143
Financial assets at fair value through profit or loss	0	0	0	0	0
Pledged as collateral	0	0	0	0	0
Non-trading financial assets at fair value through profit and loss	3,130	3,122	3,157	3,083	3,096
Pledged as collateral	19	8	9	8	4
Equity instruments	361	374	395	347	325
Debt securities	2,250	2,129	2,124	2,048	2,036
Loans and advances to banks	0	0	0	0	0
Loans and advances to customers	519	619	638	687	735
Financial assets available for sale	0	0	0	0	0
Pledged as collateral	0	0	0	0	0
Financial assets at fair value through other comprehensive income	8,953	8,883	8,578	8,519	8,547
Pledged as collateral	777	283	280	50	1,101
Equity instruments	139	132	136	130	127
Debt securities	8,815	8,750	8,442	8,389	8,420
Loans and advances to banks	0	0	0	0	0
Loans and advances to customers	0	0	0	0	0
Financial assets held to maturity	0	0	0	0	0
Pledged as collateral	0	0	0	0	0
Loans and receivables to credit institutions	0	0	0	0	0
Pledged as collateral	0	0	0	0	0
Loans and receivables to customers	0	0	0	0	0
Pledged as collateral	0	0	0	0	0
Financial assets at amortised cost	207,133	214,464	212,824	210,940	219,901
Pledged as collateral	2,355	1,979	1,992	1,899	3,083

Debt securities	27,700	29,298	28,649	29,579	31,009
Loans and advances to banks	24,264	27,418	25,672	21,466	27,477
Loans and advances to customers	155,168	157,749	158,502	159,895	161,414
Finance lease receivables	4,040	4,082	4,118	4,127	4,094
Hedge accounting derivatives	226	270	254	205	149
Fair value changes of hedged items in portfolio hed	2	5	6	5	1
Property and equipment	2,558	2,526	2,496	2,552	2,526
Investment properties	1,254	1,257	1,245	1,280	1,312
Intangible assets	1,322	1,331	1,331	1,359	1,332
Investments in associates and joint ventures	163	166	170	190	192
Current tax assets	80	135	151	175	183
Deferred tax assets	453	467	454	460	446
Assets held for sale	265	260	209	212	165
Trade and other receivables	1,391	1,287	1,256	1,341	1,596
Other assets	1,191	1,019	1,123	751	1,010
Total assets	262,898	264,692	271,983	277,394	304,969
Liabilities and equity					
Financial liabilities held for trading	3,322	2,737	2,845	2,625	2,192
Derivatives	2,945	2,308	2,253	2,037	1,631
Other financial liabilities held for trading	377	429	592	588	561
Financial liabilities at fair value through profit or loss	12,591	12,607	12,334	12,091	11,383
Deposits from banks	0	0	0	0	0
Deposits from customers	252	295	279	254	230
Debt securities issued	12,128	12,136	11,878	11,657	10,982
Other financial liabilities	211	177	178	180	172
Financial liabilities at amortised cost	219,988	222,321	229,525	235,125	262,669
Deposits from banks	20,703	21,984	26,433	24,771	35,288
Deposits from customers	181,439	182,376	184,551	190,816	205,144
Debt securities issued	17,285	17,295	17,797	19,020	21,535
Other financial liabilities	560	666	743	518	702
Lease liabilities	520	521	516	560	557
Hedge accounting derivatives	207	209	209	189	191

Fair value changes of hedged items in portfolio hed	0	0	0	0	0
Provisions	2,046	2,033	2,008	2,082	2,196
Current tax liabilities	94	62	67	58	68
Deferred tax liabilities	24	17	31	20	25
Liabilities associated with assets held for sale	7	7	3	1	1
Other liabilities	3,045	2,978	3,006	2,232	2,914
Total equity	21,053	21,200	21,438	22,410	22,771
Equity attributable to non-controlling interests	4,875	4,922	5,024	5,073	5,163
Additional equity instruments	1,987	1,987	1,987	2,733	2,733
Equity attributable to owners of the parent	14,190	14,291	14,427	14,604	14,876
Subscribed capital	860	860	860	860	860
Additional paid-in capital	1,478	1,478	1,478	1,478	1,478
Retained earnings and other reserves	11,853	11,953	12,090	12,267	12,538
Total liabilities and equity	262,898	264,692	271,983	277,394	304,969
Total equity					
Subscribed capital	860	860	860	860	860
Additional paid-in capital	1,478	1,478	1,478	1,478	1,478
Retained earnings	13,368	13,352	13,693	13,773	14,113
Cash flow hedge reserve	88	105	84	36	-18
Available for sale reserve	x	x	x	x	x
Fair value reserve	166	208	218	239	197
Own credit risk reserve	-154	-195	-247	-290	-290
Currency reserve	-1,139	-1,009	-1,151	-941	-942
Remeasurement of defined benefit plans	-477	-507	-508	-549	-521
Income tax	0	0	0	0	0
Equity attributable to owners of the parent	14,190	14,291	14,427	14,604	14,876
Additional equity instruments	1,987	1,987	1,987	2,733	2,733
Equity attributable to non-controlling interests	4,875	4,922	5,024	5,073	5,163
Total equity	21,053	21,200	21,438	22,410	22,771

