

	31 Dec. 2024 € m
<b>ASSETS</b>	
Cash and balances with central banks	5,415
Due from credit institutions	2,272
Securities held for trading	149
Derivative financial instruments	812
Loans and advances to customers	32,690
Investment securities	12,508
Shares in subsidiaries	2,365
Investments in associates and joint ventures	37
Property and equipment	603
Investment property	1,047
Intangible assets	218
Deferred tax assets	3,775
Other assets	1,418
Assets of disposal groups classified as held for sale	86
<b>Total assets</b>	<b>63,395</b>
<b>LIABILITIES</b>	
Due to central banks	-
Due to credit institutions	4,025
Derivative financial instruments	1,139
Due to customers	43,742
Debt securities in issue	7,053
Other liabilities	943
<b>Total liabilities</b>	<b>56,902</b>
<b>EQUITY</b>	
Share capital	3,941
Corporate law reserves	177
Special reserves	440
Other reserves	61
Retained earnings	1,874
<b>Total equity</b>	<b>6,493</b>
<b>Total equity and liabilities</b>	<b>63,395</b>