CONSOLIDATED BALANCE SHEET AT 30 JUNE 2019

ASSETS Cash, cash balances at central banks and other demand deposits			
cash, cash balances at central banks and other demand deposits	2,040,362	LIABILITIES Financial liabilities held for trading	27,131
Financial assets held for trading	2,040,362 34,216	Derivatives	27,131
Derivatives	12,086	Short positions	27,131
Equity instruments	22,130	Deposits	
Debt securities	-	Central Banks	-
Loans and advances	-	Credit institutions	-
Central Banks	-	Customers	-
Credit institutions	-	Debt securities issued	-
Customers	-	Other financial liabilities	-
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Financial liabilities designated at fair value through profit or loss	-
Non-trading financial assets mandatorily at fair value through profit or loss	85,140	Deposits	-
Equity instruments	-	Central Banks	-
Debt securities	85,140	Credit institutions	-
Loans and advances	-	Customers	-
Central Banks	-	Debt securities issued	-
Credit institutions	-	Other financial liabilities	-
Customers	-	Memorandum item: subordinated debt	
Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Financial liabilities measured at amortised cost	49,573,632
Financial assets designated at fair value through profit or loss	-	Deposits	48,425,082
Debt securities	-	Central Banks	3,309,728
Loans and advances Central Banks	-	Credit institutions	1,897,518
	-	Customers Debt securities issued	43,217,836
Credit institutions	-		60,004
Customers Memorandum item: Loaned or advanced as collateral (sale or pledge)	-	Other financial liabilities Memorandum item: subordinated debt	1,088,546
	2,859,622	Derivatives - Hedge accounting	413,230
Financial assets at fair value through other comprehensive income Equity instruments	2,859,622 577,158	Fair value changes of the hedged items in portfolio hedge of interest rate risk	413,230
Debt securities	2,282,464	Liabilities under insurance and reinsurance contracts	629,406
Loans and advances	2,202,404	Provisions	832,587
Central Banks	-	Pensions and other post employment defined benefit obligations	146,836
Credit institutions	-	Other long term employee benefits	116,284
Customers	-	Pending legal issues and tax litigation	,
Memorandum item: Loaned or advanced as collateral (sale or pledge)	56,523	Commitments and guarantees given	131,495
Financial assets at amortised cost	45,286,112	Other provisions	437,972
Debt securities	16,081,419	Tax liabilities	274,411
Loans and advances	29,204,693	Current tax liabilities	37,909
Central Banks	-	Deferred tax liabilities	236,502
Credit institutions	639,195	Share capital repayable on demand	
Customers	28,565,498	Other liabilities	212,181
Memorandum item: Loaned or advanced as collateral (sale or pledge)	8,113,362	o/w: social work fund (only savings banks and credit cooperatives)	-
Derivatives - Hedge accounting	519,474	Liabilities included in disposal groups classified as held for sale	-
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-		
Investments in joint ventures and associates	346,716		
Jointly-controlled entities	33,850		
Associates	312,866		
Assets under reinsurance and insurance contracts	1,844	TOTAL LIABILITIES	51,962,578
Tangible assets	1,222,419		
rangible assets	1,222,713		
Property, plant and equipment	882,973	EQUITY	
		EQUITY Own Funds	3,933,336
Property, plant and equipment	882,973		3,933,336 1,610,302
Property, plant and equipment For own use Leased out under operating lease	882,973	Own Funds	
Property, plant and equipment For own use	882,973	Own Funds Capital	1,610,302
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives)	882,973 882,973 -	Own Funds Capital Paid up capital	1,610,302 1,610,302
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property	882,973 882,973 - - - 339,446	Own Funds Capital Paid up capital Unpaid capital which has been called up	1,610,302
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property o/w: leased out under operating lease	882,973 882,973 - - 339,446 223,675	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital	1,610,302 1,610,302
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property o/w: leased out under operating lease Memorandum item: Acquired under finance lease	882,973 882,973 - - 339,446 223,675 44,918	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium	1,610,302 1,610,302 - - 1,209,423
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property O/w: leased out under operating lease Memorandum item: Acquired under finance lease Intangible assests	882,973 882,973 - 339,446 223,675 44,918 61,112 53,756 7,356	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued	1,610,302 1,610,302 - 1,209,423 47,752
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property of we leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill	882,973 882,973 882,973 - 339,446 223,675 44,918 61,112 53,756 7,356 2,623,542	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued	1,610,302 1,610,302 1,209,423 47,752 47,752
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property of, w. leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets	882,973 882,973 339,446 223,675 44,918 61,112 53,756 7,356 2,623,542 44,847	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings	1,610,302 1,610,302 - 1,209,423 47,752
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property o/w: leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets	882,973 882,973 882,973 - 339,446 223,675 44,918 61,112 53,756 7,356 2,623,542 44,847 2,578,695	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves	1,610,302 1,610,302 1,209,423 47,752 47,752 973,579
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property o/w. leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Other assets	882,973 882,973 882,973 339,446 223,675 44,918 61,112 53,756 7,356 2,623,542 44,847 2,578,695 450,606	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity instruments issued Other equity instruments Retained earnings Revaluation reserves Other reserves	1,610,302 1,610,302 1,209,423 47,752 47,752
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property of well leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Insurance contracts linked to pensions	882,973 882,973 339,446 223,675 44,918 61,112 53,756 7,356 2,623,542 44,847 2,578,695 490,606	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity instruments issued other than capital Compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates	1,610,302 1,610,302 1,209,423 47,752 47,752 973,579 (21,202) (275,687)
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property ow. leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Current tax assets Current tax assets Deferred tax assets Insurance contracts linked to pensions Insurance contracts linked to pensions Inventory	882,973 882,973 882,973 339,446 223,675 44,918 61,112 53,756 7,356 2,623,542 44,847 2,578,695 450,606 119,476	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity instruments Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other	1,610,302 1,610,302 1,209,423 47,752 47,752 973,579 (21,202) (275,687) 254,485
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property of well leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Other assets Insurance contracts linked to pensions Inventory Other	882,973 882,973 882,973 339,446 223,675 44,918 61,112 53,756 7,356 2,623,542 44,847 2,578,695 450,606 119,476 255,972 75,158	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Cher reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares	1,610,302 1,610,302 1,209,423 47,752 47,752 973,579 (21,202) (275,687) 254,485 (2,410)
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property ow. leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Current tax assets Current tax assets Deferred tax assets Insurance contracts linked to pensions Insurance contracts linked to pensions Inventory	882,973 882,973 882,973 339,446 223,675 44,918 61,112 53,756 7,356 2,623,542 44,847 2,578,695 450,606 119,476	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent	1,610,302 1,610,302 1,209,423 47,752 47,752 973,579 (21,202) (275,687) 254,485
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property ofw. leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Insurance contracts linked to pensions Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups classified as held for sale	882,973 882,973 882,973 39,446 223,675 44,918 61,112 53,756 7,356 2,623,542 44,847 2,578,695 450,606 119,476 255,972 75,158 390,339	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity instruments issued Other equity instruments Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends	1,610,302 1,610,302 1,209,423 47,752 47,752 973,579 (21,202) (275,687) 254,485 (2,410) 115,892
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property of well leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Other assets Insurance contracts linked to pensions Inventory Other	882,973 882,973 882,973 339,446 223,675 44,918 61,112 53,756 7,356 2,623,542 44,847 2,578,695 450,606 119,476 255,972 75,158	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income	1,610,302 1,610,302 1,209,423 47,752 47,752 973,579 (21,202) (275,687) 254,485 (2,410) 115,892
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property ofw. leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Insurance contracts linked to pensions Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups classified as held for sale	882,973 882,973 882,973 39,446 223,675 44,918 61,112 53,756 7,356 2,623,542 44,847 2,578,695 450,606 119,476 255,972 75,158 390,339	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity instruments issued Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss	1,610,302 1,610,302 1,209,423 47,752 47,752 1,752 275,687) (21,202) (275,687) (24,10) 115,892 25,445) 115,892 125,121
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property ofw. leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Insurance contracts linked to pensions Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups classified as held for sale	882,973 882,973 882,973 39,446 223,675 44,918 61,112 53,756 7,356 2,623,542 44,847 2,578,695 450,606 119,476 255,972 75,158 390,339	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Other reserves Cher reserves Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans	1,610,302 1,610,302 1,209,423 47,752 47,752 973,579 (21,202) (275,687) 254,485 (2,410) 115,892
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property ofw. leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Insurance contracts linked to pensions Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups classified as held for sale	882,973 882,973 882,973 39,446 223,675 44,918 61,112 53,756 7,356 2,623,542 44,847 2,578,695 450,606 119,476 255,972 75,158 390,339	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans Non-current assets and disposal groups classified as held for sale	1,610,302 1,610,302 1,209,423 47,752 47,752 47,752 (275,687) (21,202) (275,687) (24,410) 115,892 25,141 22,687 1,644
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property ofw. leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Insurance contracts linked to pensions Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups classified as held for sale	882,973 882,973 882,973 39,446 223,675 44,918 61,112 53,756 7,356 2,623,542 44,847 2,578,695 450,606 119,476 255,972 75,158 390,339	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity instruments issued Other equity instruments issued Other equity instruments Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans Non-current assets and disposal groups classified as held for sale Share of other recognised income and expense of investments in joint ventures and associates	1,610,302 1,610,302 1,209,423 47,752 47,752 47,752 (21,202) (275,687) 254,485 (2,410) 115,892 25,171 22,687 1,644
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property ofw. leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Insurance contracts linked to pensions Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups classified as held for sale	882,973 882,973 882,973 39,446 223,675 44,918 61,112 53,756 7,356 2,623,542 44,847 2,578,695 450,606 119,476 255,972 75,158 390,339	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity lements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans Non-current assets and disposal groups classified as held for sale Share of other recognised income and expense of investments in joint ventures and associates Fair value changes of equity instruments measured at fair value through other comprehensive income	1,610,302 1,610,302 1,209,423 47,752 47,752 47,752 (275,687) (21,202) (275,687) (24,410) 115,892 25,141 22,687 1,644
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property ofw. leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Insurance contracts linked to pensions Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups classified as held for sale	882,973 882,973 882,973 39,446 223,675 44,918 61,112 53,756 7,356 2,623,542 44,847 2,578,695 450,606 119,476 255,972 75,158 390,339	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity instruments issued Other equity instruments issued Other equity instruments Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans Non-current assets and disposal groups classified as held for sale Share of other recognised income and expense of investments in joint ventures and associates Fair value changes of equity instruments measured at fair value through other comprehensive income Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	1,610,302 1,610,302 1,209,423 47,752 47,752 47,752 (21,202) (275,687) 254,485 (2,410) 115,892 25,171 22,687 1,644
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Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property ofw. leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Insurance contracts linked to pensions Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups classified as held for sale	882,973 882,973 882,973 39,446 223,675 44,918 61,112 53,756 7,356 2,623,542 44,847 2,578,695 450,606 119,476 255,972 75,158 390,339	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity instruments issued Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans Non-current assets and disposal groups classified as held for sale Share of other recognised income and expense of investments in joint ventures and associates Fair value changes of equity instruments measured at fair value through other comprehensive income Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income Fair value changes of equity instruments measured at fair value through other comprehensive income	1,610,302 1,610,302 1,209,423 47,752 47,752 47,752 (21,202) (275,687) 254,485 (2,410) 115,892 25,171 22,687 1,644
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property ofw. leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Insurance contracts linked to pensions Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups classified as held for sale	882,973 882,973 882,973 39,446 223,675 44,918 61,112 53,756 7,356 2,623,542 44,847 2,578,695 450,606 119,476 255,972 75,158 390,339	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity instruments issued Other equity instruments issued Other equity instruments issued Other equity instruments Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans Non-current assets and disposal groups classified as held for sale Share of other recognised income and expense of investments in joint ventures and associates Fair value changes of equity instruments measured at fair value through other comprehensive income Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income Fair value changes of equity instruments measured at fair value through other comprehensive income Fair value changes of equity instruments measured at fair value through other comprehensive income Fair value changes of equity instruments measured at fair value through other comprehensive income Fair value changes of equity instruments measured at fair value through other comprehensive income Fair value changes of equity instruments measured at fair value through other comprehensive income [Nedged Item]	1,610,302 1,610,302 1,209,423 47,752 47,752 47,752 (21,202) (275,687) 254,485 (2,410) 115,892 25,171 22,687 1,644
Property, plant and equipment For own use Leased out under operating lease Assigned to welfare projects (savings banks and credit cooperatives) Investment property ofw. leased out under operating lease Memorandum item: Acquired under finance lease Intangible assets Goodwill Other intangible assets Tax assets Current tax assets Deferred tax assets Insurance contracts linked to pensions Insurance contracts linked to pensions Inventory Other Non-current assets and disposal groups classified as held for sale	882,973 882,973 882,973 39,446 223,675 44,918 61,112 53,756 7,356 2,623,542 44,847 2,578,695 450,606 119,476 255,972 75,158 390,339	Own Funds Capital Paid up capital Unpaid capital which has been called up Memorandum item: Uncalled capital Share Premium Equity instruments issued other than capital Equity component of compound financial instruments Other equity instruments issued Other equity elements Retained earnings Revaluation reserves Other reserves Reserves or accumulated losses of investments in joint ventures and associates Other (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends Accumulated other comprehensive income Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans Non-current assets and disposal groups classified as held for sale Share of other recognised income and expense of investments in joint ventures and associates Fair value changes of equity instruments measured at fair value through other comprehensive income Hedge Ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income Fair value changes of equity instruments measured at fair value through other comprehensive income Fair value changes of equity instruments measured at fair value through other comprehensive income	1,610,302 1,610,302 1,209,423 47,752 47,752 973,579 (21,202) (275,687) (254,485 (2,410) 115,892 25,171 22,687 1,644
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Thousand euros

MEMORANDUM	ITEMS:	OFF-BALANCE	SHEET	EXPOSU	RE

	WEWORANDOW HEWS. OFF-BALANCE SHEET EXPOSURES		
Loan commitments given	2,928,796	TOTAL EQUITY 3,95:	58,926
Financial guarantees given	65,518		
Other commitments given	2,444,891		
		TOTAL EQUITY AND TOTAL LIABILITIES 55,92	21,504