

## Consolidated balance sheet

		31 Dec. 2014	31 Dec. 2013	1 Jan. 2013
EUR million	Note		Restated*	Restated*
Liquid assets	16	3,774	2,046	5,643
Receivables from financial institutions	17	10,257	9,899	8,816
Financial assets at fair value through profit or loss	18			
Financial assets held for trading		360	435	246
Financial assets at fair value through profit or loss at inception		0	9	9
Derivative contracts	19	5,946	3,444	4,462
Receivables from customers	20	15,513	14,510	13,834
Non-life Insurance assets	21	3,854	3,502	3,500
Investment assets	22	8,112	7,574	5,548
Investment accounted for using the equity method	24	2	29	26
Intangible assets	25	786	910	922
Property, plant and equipment (PPE)	26	72	82	67
Other assets	27	1,789	1,369	1,598
Tax assets	28	34	15	37
<b>Total</b>		<b>50,498</b>	<b>43,824</b>	<b>44,710</b>
Assets classified as held for distribution to owners	15	205		
<b>Total assets</b>		<b>50,703</b>	<b>43,824</b>	<b>44,710</b>
		31 Dec. 2014	31 Dec. 2013	1 Jan. 2013
EUR million	Note		Restated*	Restated*
Liabilities to financial institutions	29	5,241	4,789	5,840
Financial liabilities at fair value through profit or loss	30			
Financial liabilities held for trading		4	4	3
Derivative contracts	31	5,889	3,420	4,557
Liabilities to customers	32	11,442	10,183	10,767
Non-life Insurance liabilities	33	2,972	2,746	2,599
Debt securities issued to the public	34	17,587	16,097	13,769
Provisions and other liabilities	35	2,479	2,076	2,572
Tax liabilities	36	391	378	487
Subordinated liabilities	37	1,084	984	1,275
<b>Total</b>		<b>47,090</b>	<b>40,675</b>	<b>41,869</b>
Liabilities associated with assets classified held as distribution to owners	15	205		
<b>Total liabilities</b>		<b>47,295</b>	<b>40,675</b>	<b>41,869</b>
<b>Shareholders' equity</b>	38			
<b>Capital and reserves attributable to owners of the Parent</b>				
Share capital		428	428	428
Reserves		1,324	1,261	1,264
Retained earnings		1,564	1,358	1,080
<b>Non-controlling interest</b>		<b>92</b>	<b>103</b>	<b>69</b>
<b>Total shareholders' equity</b>		<b>3,408</b>	<b>3,150</b>	<b>2,841</b>
<b>Total liabilities and shareholder's equity</b>		<b>50,703</b>	<b>43,824</b>	<b>44,710</b>

\*Comparative figures have been restated as a result of the adoption of IFRS 10 Consolidated Financial Statements