

Financial Statements

Balance sheet

Assets

EUR million	31 Dec. 2011	31 Dec. 2010
Cash and cash equivalents	4,247	1,501
Notes and bonds eligible for refinancing with central banks	7,557	7,139
Treasury bills		30
Other	7,557	7,109
Receivables from credit institutions	6,875	7,284
Repayable on demand	358	248
Other	6,517	7,037
Receivables from the public and public sector entities	11,842	11,656
Repayable on demand	0	0
Other	11,842	11,656
Lease assets	911	823
Notes and bonds	466	400
From public sector entities	17	41
From other	449	359
Shares and participations	70	74
Shares and participations in affiliates	28	29
Shares and participations in subsidiaries	1,248	1,251
Derivative contracts	3,375	1,969
Intangible assets	33	29
Tangible assets	17	17
Investment property and shares and participations in investment property	10	10
Other property and shares and participations in property companies	3	3
Other tangible assets	3	3
Other assets	688	623
Deferred income and advances paid	872	632
Deferred tax assets	70	34
Total assets	38,298	33,461

Liabilities

EUR million	31 Dec. 2011	31 Dec. 2010
Liabilities		
Liabilities to credit institutions	5,935	4,960
Central banks	230	355
Credit institutions	5,705	4,605
Repayable on demand	794	824
Other	4,911	3,782
Liabilities to the public and public sector entities	8,073	4,305
Deposits	3,621	1,681
Repayable on demand	2,463	1,629
Other	1,159	52
Other liabilities	4,452	2,624
Repayable on demand	0	0
Other	4,451	2,623
Debt securities issued to the public	15,321	16,871
Bonds	6,911	7,047
Other	8,410	9,824
Derivative contracts and other liabilities held for trading	3,507	2,059
Other liabilities	1,278	1,143
Other liabilities	1,278	1,143
Deferred expenses and advances received	895	628
Subordinated liabilities	1,005	1,205
Subordinated loans	282	274
Other	724	931
Total liabilities	36,014	31,171
Appropriations	801	684
Depreciation difference	109	101
Voluntary provisions	691	582
Shareholders' equity		
Share capital	428	428
Share capital	428	428
Share premium account	524	524
Other restricted reserves	26	127
Reserve fund	164	164
Fair value reserve	-137	-37
Cash flow hedging	10	-6
Fair value measurement	-147	-31
Non-restricted reserves	331	331
Reserve for invested non-restricted equity	308	308
Other reserves	23	23
Retained earnings	70	2
Profit for the financial year	104	194
Total shareholders' equity	1,483	1,606
Total liabilities and shareholders' equity	38,298	33,461

Off-balance-sheet commitments	7,726	6,965
Commitments given to a third party on behalf of customers	2,532	2,597
Guarantees and pledges	2,307	2,458
Other	225	140
Irrevocable commitments given on behalf of customers	5,194	4,367
Securities repurchase commitments	11	14
Other	5,182	4,354