



Consolidated balance sheet

EUR million	Note	31 Dec. 2012	31 Dec. 2011	1 Jan. 2011
Liquid assets	16	5,643	4,247	1,501
Receivables from financial institutions	17	8,815	7,367	8,033
Financial assets at fair value through profit or loss	18			
Financial assets held for trading		246	170	410
Financial assets at fair value through profit or loss at inception		9	13	12
Derivative contracts	19	4,462	3,326	1,962
Receivables from customers	20	13,839	12,701	12,433
Non-life Insurance assets	21	3,523	3,256	3,198
Investment assets	22	5,431	7,341	6,339
Investment in associates	24	26	27	25
Intangible assets	25	922	920	925
Property, plant and equipment (PPE)	26	69	82	97
Other assets	27	1,600	1,572	1,185
Tax assets	28	36	87	40
Total assets		44,623	41,111	36,160

EUR million	Note	31 Dec. 2012	31 Dec. 2011	1 Jan. 2011
Liabilities to financial institutions	29	5,840	5,935	4,960
Financial liabilities at fair value through profit or loss	30			
Financial liabilities held for trading		3	1	0
Derivative contracts	31	4,557	3,460	2,054
Liabilities to customers	32	10,775	8,025	4,231
Non-life Insurance liabilities	33	2,592	2,508	2,351
Debt securities issued to the public	34	13,769	15,179	16,685
Provisions and other liabilities	35	2,556	2,235	1,815
Tax liabilities	36	485	411	449
Subordinated liabilities	37	1,275	1,050	1,255
Total liabilities		41,854	38,804	33,801
Shareholders' equity	38			
Capital and reserves attributable to equity holders of the Parent				
Share capital		428	428	428
Reserves		1,260	945	1,081
Retained earnings		1,081	934	851
Total shareholders' equity		2,769	2,306	2,359
Total liabilities and shareholder's equity		44,623	41,111	36,160


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