

## Consolidated balance sheet of the Cooperative Financial Network

Equity and liabilities	Dec. 31, 2018		Dec. 31, 2017		Change	
	euro million	% TA	euro million	% TA	euro million	%
Deposits from banks	119.300	9,2%	113.065	9,1%	6.235	5,5%
Deposits from customers	842.420	65,1%	801.031	64,4%	41.389	5,2%
Debt certificates issued including bonds	56.111	4,3%	64.807	5,2%	-8.696	-13,4%
Financial liabilities held for trading	42.451	3,3%	36.760	3,0%	5.691	15,5%
Provisions	12.365	1,0%	12.562	1,0%	-197	-1,6%
Insurance liabilities	93.252	7,2%	89.324	7,2%	3.928	4,4%
Other liabilities	16.834	1,3%	17.143	1,4%	-309	-1,8%
Subordinated capital	2.740	0,2%	4.186	0,3%	-1.446	-34,5%
Equity	107.704	8,3%	104.438	8,4%	3.266	3,1%
<b>Total equity and liabilities</b>	<b>1.293.177</b>	<b>100,0%</b>	<b>1.243.316</b>	<b>100,0%</b>	<b>49.861</b>	<b>4,0%</b>